



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [GOLDMAN SACHS GROUP, INC., THE](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [1,589,443,000](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[GOLDMAN SACHS GROUP, INC., THE](#)

[200 WEST STREET](#)

[NEW YORK, NY 10282](#)

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Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019													
Average assets (\$000)	1,528,881,000			1,248,479,000			1,370,360,500			1,118,903,250			970,901,250													
Net income (\$000)	3,939,000			6,836,000			21,635,000			9,459,000			8,466,000													
Number of BHCs in peer group	134			133			130			128			125													
Earnings and Profitability:																										
Percent of Average Assets																										
Net interest income (tax equivalent)	0.49	2.55	0	0.48	2.67	0	0.48	2.60	0	0.43	2.77	2	0.46	3.01	3											
+ Non-interest income	2.91	0.97	93	5.15	1.13	97	3.85	1.04	96	3.54	1.21	93	3.32	1.32	89											
- Overhead expense	2.02	2.18	47	3.02	2.28	85	2.33	2.17	64	2.61	2.57	63	2.57	2.69	49											
- Provision for credit losses	0.15	0.04	83	-0.02	-0.12	56	0.03	-0.09	78	0.26	0.51	19	0.10	0.15	42											
+ Securities gains (losses)	0	0	43	0.04	0.01	87	0.01	0.01	79	0.03	0.02	68	0.02	0.01	82											
+ Other tax equivalent adjustments	0	0	44	0	0	88	0	0	9	0	0	48	0	0	42											
= Pretax net operating income (tax equivalent)	1.23	1.35	36	2.68	1.78	91	1.99	1.66	75	1.13	1.04	54	1.12	1.56	16											
Net operating income	1.03	1.03	48	2.19	1.36	92	1.58	1.26	80	0.85	0.81	48	0.87	1.19	16											
Net income	1.03	1.02	48	2.19	1.35	92	1.58	1.26	80	0.85	0.82	47	0.87	1.19	16											
Net income (Subchapter S adjusted)				1.74			1.78			1.97			1.18			1.17										
Percent of Average Earning Assets																										
Interest income (tax equivalent)	0.88	2.96	2	1.04	3.18	3	0.93	3.06	3	1.29	3.55	3	2.37	4.41	3											
Interest expense	0.38	0.20	86	0.53	0.29	86	0.43	0.25	86	0.84	0.52	83	1.88	1.08	89											
Net interest income (tax equivalent)	0.50	2.75	0	0.51	2.88	0	0.50	2.80	0	0.45	3.01	2	0.48	3.33	3											
Losses, Allowance, and Past Due + Nonaccrual																										
Net loan and lease losses / Average loans and leases	0.27	0.09	88	0.22	0.16	67	0.19	0.11	74	0.70	0.27	90	0.46	0.21	87											
Earnings coverage of net loan and lease losses (X)	32.93	38.54	64	75.47	25.70	84	66.87	39.72	75	13.44	22.91	52	19.06	24.40	60											
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.83	1.20	90	1.83	1.49	75	1.58	1.23	80	2.19	1.58	81	1.07	0.83	78											
Allowance for loan and lease losses / Total loans and leases	1.68	1.17	88	1.73	1.47	75	1.44	1.20	74	2.08	1.55	80	0.98	0.81	70											
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.67	0.47	98	3.59	0.70	99	2.45	0.49	99	3.98	0.71	99	3.32	0.57	98											
30-89 days past due loans and leases / Total loans and leases	0.41	0.32	71	0.34	0.33	64	0.51	0.32	78	0.42	0.39	67	0.45	0.43	64											
Liquidity and Funding																										
Net noncore funding dependence	-4.19	-1.97	42	33.51	-0.51	94	15.71	-2.33	90	60.61	3.20	97	87.87	14.45	96											
Net short-term noncore funding dependence	-111.17	-6.65	0	-78.59	-6.88	2	-90.09	-7.71	2	-55.96	-4.76	4	-65.73	3.38	3											
Net loans and leases / Total assets	15.03	59.31	2	15.33	60.99	2	16.65	58.67	2	15.68	61.58	3	14.61	63.77	4											
Capitalization																										
Tier 1 leverage ratio	7.15	9.06	10	7.58	9.15	8	7.30	8.98	9	8.08	9.13	18	8.73	9.76	21											
Holding company equity capital / Total assets	7.25	10.29	8	7.50	10.72	7	7.51	10.71	8	8.25	11.16	10	9.09	12.43	11											
Total equity capital (including minority interest) / Total assets	7.31	10.40	7	7.64	10.85	6	7.57	10.82	7	8.39	11.29	11	9.27	12.57	11											
Common equity tier 1 capital / Total risk-weighted assets	14.29	12.21	82	13.83	12.57	72	14.08	12.42	75	14.14	12.38	82	13.28	12.17	77											
Net loans and leases / Equity capital (X)	2.07	5.82	2	2.04	5.73	2	2.22	5.53	2	1.90	5.58	3	1.61	5.21	5											
Cash dividends / Net income	20.79	33.45	31	8.07	23.13	19	12.62	28.27	19	24.72	42.30	27	24.85	33.12	33											
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02												
Growth Rates																										
Assets	22.12	9.35	84	19.43	16.49	63	25.88	10.50	87	17.12	16.68	55	6.57	9.26	52											
Equity capital	18	4.03	85	5.72	9.13	43	14.59	7.46	83	6.28	6.99	52	0.09	10.49	10											
Net loans and leases	19.73	6.29	85	18.19	7.22	81	33.66	3.36	94	25.66	9.07	86	14.66	9.10	78											
Noncore funding	19.90	-10.65	86	15.44	-25.09	88	27.17	-14.79	92	8.54	-12.18	74	11.40	6.59	65											
Parent Company Ratios																										
Short-term debt / Equity capital	11.86	0.49	98	18.35	0.52	98	8.62	0.57	97	18.01	0.77	96	26.64	1.02	97											
Long-term debt / Equity capital	180.49	11.08	98	183.67	11.33	98	188.77	10.95	98	179.48	13.56	98	185.81	13.04	98											
Equity investment in subsidiaries / Equity capital	109.61	103.47	79	111.05	102.85	86	110.33	103.22	81	110.69	102.81	88	108.46	103.22	76											
Cash from ops + noncash items + op expense / Op expense + dividends	-232.27	125.04	3	175.10	98.58	82	282.69	154.48	88	185.08	147.24	75	124.74	190.27	28											

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	2,018,000	1,569,000	6,990,000	6,315,000	8,129,000	28.62	87.55
Income from lease financing receivables.....	2,000	2,000	8,000	8,000	10,000	0.00	0.00
Fully taxable income on loans and leases.....	2,020,000	1,571,000	6,998,000	6,323,000	8,139,000	28.58	87.38
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	2,020,000	1,571,000	6,998,000	6,323,000	8,139,000	28.58	87.38
Investment interest income (tax equivalent).....	145,000	132,000	502,000	461,000	429,000	9.85	7150.00
Interest on balances due from depository institutions.....	9,000	-1,000	-18,000	249,000	1,220,000		-94.58
Interest income on other earning assets.....	1,066,000	1,381,000	4,760,000	6,687,000	12,019,000	-22.81	-29.12
Total interest income (tax equivalent).....	3,240,000	3,083,000	12,242,000	13,720,000	21,807,000	5.09	17.82
Interest on time deposits of \$250K or more	31,000	25,000	84,000	195,000	246,000	24.00	933.33
Interest on time deposits < \$250K.....	84,000	131,000	427,000	871,000	937,000	-35.88	-21.50
Interest on foreign office deposits	69,000	52,000	205,000	419,000	469,000	32.69	109.09
Interest on other deposits	186,000	134,000	587,000	901,000	1,917,000	38.81	51.22
Interest on other borrowings and trading liabilities.....	979,000	1,130,000	4,047,000	6,165,000	13,230,000	-13.36	-38.81
Interest on subordinated debt and mandatory convertible securities	36,000	100,000	300,000	387,000	577,000	-64.00	-78.05
Total interest expense.....	1,385,000	1,572,000	5,650,000	8,938,000	17,376,000	-11.90	-31.77
Net interest income (tax equivalent).....	1,855,000	1,511,000	6,592,000	4,782,000	4,431,000	22.77	157.64
Non-interest income.....	11,111,000	16,082,000	52,796,000	39,571,000	32,240,000	-30.91	45.70
Adjusted operating income (tax equivalent)	12,966,000	17,593,000	59,388,000	44,353,000	36,671,000	-26.30	55.36
Overhead expense.....	7,716,000	9,437,000	31,938,000	29,227,000	24,973,000	-18.24	34.78
Provision for credit losses.....	561,000	-69,000	358,000	2,854,000	990,000		958.49
Securities gains (losses)	0	130,000	187,000	319,000	181,000	-100.00	
Other tax equivalent adjustments	0	1,000	-1,000	0	0	-100.00	
Pretax net operating income (tax equivalent).....	4,689,000	8,356,000	27,278,000	12,591,000	10,889,000	-43.88	82.59
Applicable income taxes	717,000	1,501,000	5,409,000	3,020,000	2,117,000	-52.23	152.46
Tax equivalent adjustments	27,000	29,000	117,000	27,000	64,000	-6.90	1250.00
Applicable income taxes (tax equivalent).....	744,000	1,530,000	5,526,000	3,047,000	2,181,000	-51.37	160.14
Minority interest	6,000	-10,000	117,000	85,000	242,000		-77.78
Net income before discontinued operations, net of minority interest	3,939,000	6,836,000	21,635,000	9,459,000	8,466,000	-42.38	74.68
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	3,939,000	6,836,000	21,635,000	9,459,000	8,466,000	-42.38	74.68
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	3,945,000	6,826,000	21,752,000	9,544,000	8,708,000	-42.21	72.87
Investment securities income (tax equivalent).....	145,000	132,000	502,000	461,000	429,000	9.85	7150.00
US Treasury and agency securities (excluding mortgage-backed securities)	87,000	100,000	369,000	419,000	346,000	-13.00	
Mortgage-backed securities	29,000	3,000	11,000	14,000	19,000	866.67	
All other securities	29,000	29,000	122,000	28,000	64,000	0.00	1350.00
Cash dividends declared.....	819,000	552,000	2,730,000	2,338,000	2,104,000	48.37	123.77
Common	711,000	448,000	2,287,000	1,795,000	1,544,000	58.71	160.44
Preferred.....	108,000	104,000	443,000	543,000	560,000	3.85	16.13

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	0.85	2.75	2	0.99	2.96	3	0.89	2.85	3	1.23	3.27	3	2.25	4	4
Less: Interest expense	0.36	0.19	87	0.50	0.27	86	0.41	0.23	86	0.80	0.48	85	1.79	0.98	89
Equals: Net interest income (tax equivalent)	0.49	2.55	0	0.48	2.67	0	0.48	2.60	0	0.43	2.77	2	0.46	3.01	3
Plus: Non-interest income	2.91	0.97	93	5.15	1.13	97	3.85	1.04	96	3.54	1.21	93	3.32	1.32	89
Equals: adjusted operating income (tax equivalent)	3.39	3.56	47	5.64	3.87	91	4.33	3.70	86	3.96	4.04	50	3.78	4.41	22
Less: Overhead expense	2.02	2.18	47	3.02	2.28	85	2.33	2.17	64	2.61	2.57	63	2.57	2.69	49
Less: Provision for credit losses	0.15	0.04	83	-0.02	-0.12	56	0.03	-0.09	78	0.26	0.51	19	0.10	0.15	42
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0.04	0.01	87	0.01	0.01	79	0.03	0.02	68	0.02	0.01	82
Plus: other tax equivalent adjustments	0	0	44	0	0	88	0	0	9	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.23	1.35	36	2.68	1.78	91	1.99	1.66	75	1.13	1.04	54	1.12	1.56	16
Less: Applicable income taxes (tax equivalent)	0.19	0.31	19	0.49	0.40	77	0.40	0.38	64	0.27	0.23	61	0.22	0.36	14
Less: Minority interest	0	0	88	0	0	2	0.01	0	90	0.01	0	89	0.02	0	91
Equals: Net operating income	1.03	1.03	48	2.19	1.36	92	1.58	1.26	80	0.85	0.81	48	0.87	1.19	16
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.03	1.02	48	2.19	1.35	92	1.58	1.26	80	0.85	0.82	47	0.87	1.19	16
Memo: Net income (last four quarters)	1.30	1.17	67	1.29	1.07	74	1.58	1.26	80	0.85	0.82	47	0.87	1.19	16
Net income—BHC and noncontrolling (minority) interest	1.03	1.04	47	2.19	1.37	91	1.59	1.27	80	0.85	0.83	49	0.90	1.20	16
Margin Analysis															
Average earning assets / Average assets	96.18	93.16	83	95.33	93.08	76	95.67	93.08	80	95.40	92.32	84	94.96	91.05	88
Average interest-bearing funds / Average assets	59.52	60.43	55	58.05	62.97	29	58.63	61.99	40	57.98	64.06	24	57.52	65.57	19
Interest income (tax equivalent) / Average earning assets	0.88	2.96	2	1.04	3.18	3	0.93	3.06	3	1.29	3.55	3	2.37	4.41	3
Interest expense / Average earning assets	0.38	0.20	86	0.53	0.29	86	0.43	0.25	86	0.84	0.52	83	1.88	1.08	89
Net interest income (tax equivalent) / Average earning assets	0.50	2.75	0	0.51	2.88	0	0.50	2.80	0	0.45	3.01	2	0.48	3.33	3
Yield or Cost															
Total loans and leases (tax equivalent)	3.31	3.88	17	3.21	4.05	11	3.29	4.01	13	3.88	4.27	26	6.07	5.09	89
Interest-bearing bank balances	0.01	0.18	3	0	0.10	2	-0.01	0.14	2	0.20	0.27	33	1.27	2.04	14
Federal funds sold and reverse repos	-0.18	0.28	2	-0.26	0.26	2	-0.28	0.25	2	0.11	0.68	17	1.57	2.44	20
Trading assets	1.21	0.43	78	1.48	0.39	84	1.36	0.45	81	1.48	0.60	75	1.94	0.99	71
Total earning assets	0.87	2.93	2	1.03	3.15	2	0.92	3.04	3	1.28	3.51	3	2.36	4.36	3
Investment securities (tax equivalent)	1.05	1.78	3	1.04	1.84	6	0.98	1.77	4	1.29	2.25	2	2.44	2.76	24
US Treasury and agency securities (excluding mortgage-backed securities)	0.60	1.09	17	0.84	1.30	28	0.76	1.14	26	1.12	1.75	23	1.94	2.32	27
Mortgage-backed securities	55.50	1.67	99	1.66	1.60	59	1.61	1.57	53	1.97	2.05	38	2.55	2.61	45
All other securities	4.09	2.75	86	5.50	2.93	92	5.22	2.81	92	4.11	3.24	81	4.06		
Interest-bearing deposits	0.40	0.16	94	0.51	0.26	88	0.42	0.21	89	0.97	0.53	89	2.09	1.10	94
Time deposits of \$250K or more	0.43	0.48	50	0.86	0.82	57	0.51	0.66	34	1.44	1.42	47	3.91	1.96	99
Time deposits < \$250K	0.75	0.44	86	1.14	0.78	81	0.94	0.62	82	1.66	1.36	73	2.11	1.82	68
Other domestic deposits	0.34	0.13	91	0.35	0.17	86	0.33	0.15	88	0.74	0.36	92	2.23	0.93	98
Foreign deposits	0.35	0.14	77	0.33	0.13	85	0.28	0.14	74	0.80	0.42	82	1.34	1.19	56
Federal funds purchased and repos	0.02	0.16	12	-0.04	0.18	3	0	0.17	9	0.53	0.62	57	2.75	1.86	83
Other borrowed funds and trading liabilities	0.90	1.14	37	1.10	1.38	41	1.04	1.27	40	1.32	1.50	42	1.76	2.38	19
All interest-bearing funds	0.61	0.31	88	0.87	0.42	92	0.70	0.37	88	1.38	0.74	91	3.11	1.49	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	11,111,000		16,082,000		52,796,000		39,571,000		32,240,000						
Fiduciary activities income	26,000		23,000		102,000		92,000		89,000						
Service charges on deposit accounts - domestic	0		0		0		0		0						
Trading revenue.....	5,229,000		8,923,000		23,840,000		17,904,000		13,419,000						
Investment banking fees and commissions.....	5,182,000		6,332,000		25,568,000		19,341,000		15,490,000						
Insurance activities revenue.....	0		0		0		-1,000		1,000						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	0		0		1,000		0		0						
Net securitization income	64,000		104,000		356,000		218,000		321,000						
Net gains (losses) on sales of loans, OREO, other assets.....	156,000		51,000		1,308,000		440,000		1,457,000						
Other non-interest income.....	454,000		649,000		1,621,000		1,577,000		1,463,000						
Total overhead expenses	7,716,000		9,437,000		31,938,000		29,227,000		24,973,000						
Personnel expense.....	4,083,000		6,043,000		17,719,000		13,309,000		12,353,000						
Net occupancy expense.....	315,000		309,000		1,238,000		1,205,000		1,360,000						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	18,000		34,000		112,000		130,000		157,000						
Other operating expenses.....	3,300,000		3,051,000		12,869,000		14,583,000		11,103,000						
Fee income on mutual funds and annuities.....	384,000		329,000		1,318,000		1,428,000		1,274,000						
Memoranda															
Assets under management in proprietary mutual funds and annuities	765,452,000		533,328,000		780,321,000		496,049,000		420,954,000						
Number of equivalent employees	45,100		40,300		43,900		40,500		38,300						
Average personnel expense per employee.....	90.53		149.95		403.62		328.62		322.53						
Average assets per employee.....	33,899.80		30,979.63		31,215.50		27,627.24		25,349.90						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.46	2.26	73	2.05	2.10	55	2.50	2.17	58	3.61	2.02	75	3.95	2.72	71
Overhead expenses / Net Interest Income + non-interest income	59.63	61.09	47	53.73	59.31	26	53.89	59.28	25	65.94	62.28	67	68.22	61.29	78
Percent of Average Assets															
Total overhead expense	2.02	2.18	47	3.02	2.28	85	2.33	2.17	64	2.61	2.57	63	2.57	2.69	49
Personnel expense.....	1.07	1.21	29	1.94	1.28	91	1.29	1.21	64	1.19	1.30	39	1.27	1.41	38
Net occupancy expense.....	0.08	0.23	7	0.10	0.24	7	0.09	0.23	8	0.11	0.26	6	0.14	0.28	10
Other operating expenses.....	0.87	0.71	79	0.99	0.73	81	0.95	0.72	84	1.31	0.94	82	1.16	0.97	76
Overhead less non-interest income	-0.89	1.18	1	-2.13	1.10	0	-1.52	1.10	0	-0.92	1.25	1	-0.75	1.32	0
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	59.51	60.59	48	53.64	58.69	27	53.78	58.83	27	65.90	61.82	68	68.10	60.64	79
Personnel expense.....	31.49	33.94	32	34.35	33.28	54	29.84	32.93	29	30.01	32.36	31	33.69	32.39	56
Net occupancy expense.....	2.43	6.43	7	1.76	6.42	3	2.08	6.23	6	2.72	6.58	6	3.71	6.52	10
Other operating expenses.....	25.59	19.35	86	17.54	18.45	50	21.86	19.18	70	33.17	22.28	86	30.71	21.20	88
Total non-interest income	85.69	26.24	99	91.41	28.42	99	88.90	27.67	99	89.22	28.83	97	87.92	29.23	96
Fiduciary activities income	0.20	2.31	32	0.13	2.15	28	0.17	2.20	31	0.21	2.09	30	0.24	1.97	34
Service charges on domestic deposit accounts	0	3.51	2	0	3.21	2	0	3.27	1	0	3.27	2	0	3.88	3
Trading revenue.....	40.33	0.53	99	50.72	0.97	99	40.14	0.62	99	40.37	1.28	99	36.59	1.18	99
Investment banking fees and commissions.....	39.97	2.33	98	35.99	2.51	98	43.05	2.58	98	43.61	2.46	97	42.24	3.54	96
Insurance activities revenue.....	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	0	0	0.47	27
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.49	12	0	0.99	14	0	0.60	24	0	0.01	42	0	0.28	21
Net securitization income	0.49	0	97	0.59	0.01	96	0.60	0.01	96	0.49	0	96	0.88	0.01	97
Net gain (loss) - sales of loans, OREO, and other assets	1.20	1.74	51	0.29	3.74	20	2.20	3.30	48	0.99	3.92	37	3.97	1.86	82
Other non-interest income.....	3.50	8.92	18	3.69	8.65	15	2.73	9.27	5	3.56	9.65	10	3.99	10.04	12
Overhead less non-interest income	-26.18	33.42	1	-37.77	29.66	0	-35.12	30.52	0	-23.32	31.93	0	-19.82	31.06	0
Applicable income taxes / Pretax net operating income (tax equivalent).....	15.29	20.83	9	17.96	21.04	19	19.83	21.18	33	23.99	18.63	85	19.44	20.56	39
Applicable income tax + TE / Pretax net operating income + TE	15.87	22.92	5	18.31	22.74	9	20.26	22.67	15	24.20	21.18	74	20.03	23.23	19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	39,437,000	29,097,000	37,323,000	26,608,000	27,640,000	35.54	81.33	
Commercial and industrial loans	40,324,000	30,882,000	40,287,000	32,172,000	28,292,000	30.57	91.61	
Loans to individuals	24,703,000	14,299,000	22,221,000	14,021,000	10,925,000	72.76	704.40	
Loans to depository institutions and acceptances of other banks	216,000	109,000	254,000	152,000	152,000	98.17	-64.12	
Agricultural loans	13,000	8,000	8,000	13,000	22,000	62.50	-69.05	
Other loans and leases	138,356,000	128,710,000	147,198,000	113,247,000	79,518,000	7.49	163.38	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	243,049,000	203,105,000	247,291,000	186,213,000	146,549,000	19.67	145.41	
Less: Allowance for loan and lease losses	4,086,000	3,515,000	3,573,000	3,874,000	1,441,000	16.24	652.49	
Net loans and leases	238,963,000	199,590,000	243,718,000	182,339,000	145,108,000	19.73	142.61	
Debt securities that reprice or mature in over 1 year	57,684,000	49,142,000	52,032,000	49,962,000	23,538,000	17.38	384460.00	
Mutual funds and equity securities	38,000	26,000	38,000	26,000	25,000	46.15	65.22	
Subtotal	296,685,000	248,758,000	295,788,000	232,327,000	168,671,000	19.27	201.10	
Interest-bearing bank balances	262,143,000	178,365,000	248,237,000	142,914,000	121,869,000	46.97	138.95	
Federal funds sold and reverse repos	453,524,000	324,398,000	384,641,000	250,274,000	221,469,000	39.80	49.03	
Debt securities that reprice or mature within 1 year	1,098,000	1,218,000	1,520,000	1,238,000	1,256,000	-9.85	627.15	
Trading assets	409,750,000	400,306,000	394,820,000	420,953,000	384,712,000	2.36	41.25	
Total earning assets	1,423,200,000	1,153,045,000	1,325,006,000	1,047,706,000	897,977,000	23.43	77.28	
Non-interest-bearing cash and due from depository institutions	8,435,000	10,656,000	9,866,000	11,772,000	12,504,000	-20.84	-40.55	
Premises, fixed assets, and leases	10,104,000	9,831,000	9,819,000	9,823,000	8,848,000	2.78	68.68	
Other real estate owned	183,000	286,000	207,000	320,000	554,000	-36.01	-60.98	
Investment in unconsolidated subsidiaries	545,000	300,000	486,000	278,000	194,000	81.67	152.31	
Intangible and other assets	146,978,000	127,437,000	118,608,000	93,142,000	72,919,000	15.33	108.69	
Total assets	1,589,443,000	1,301,553,000	1,463,990,000	1,163,040,000	992,996,000	22.12	77.77	
Quarterly average assets	1,528,881,000	1,248,479,000	1,466,244,000	1,151,357,000	983,909,000	22.46	74.81	
Average loans and leases (YTD)	244,102,000	195,786,000	212,887,500	163,053,250	133,992,500	24.68	159.68	
Memoranda								
Loans held-for-sale	19,315,000	11,262,000	20,505,000	9,211,000	12,100,000	71.51	180.42	
Loans not held-for-sale	223,734,000	191,843,000	226,786,000	177,002,000	134,449,000	16.62	142.79	
Real estate loans secured by 1–4 family	18,904,000	15,236,000	19,415,000	13,493,000	13,835,000	24.07	49.18	
Commercial real estate loans	17,326,000	10,802,000	14,831,000	9,998,000	10,155,000	60.40	182.97	
Construction and land development	4,586,000	4,369,000	4,350,000	4,078,000	3,374,000	4.97	393.65	
Multifamily	1,096,000	852,000	1,572,000	1,325,000	331,000	28.64	218.60	
Nonfarm nonresidential	11,644,000	5,581,000	8,909,000	4,595,000	6,450,000	108.64	140.08	
Real estate loans secured by farmland	38,000	36,000	38,000	36,000	14,000	5.56	-30.91	
Total investment securities	58,820,000	50,386,000	53,590,000	51,226,000	24,819,000	16.74	31021.69	
U.S. Treasury securities	55,922,000	47,628,000	50,298,000	48,361,000	24,039,000	17.41	328852.94	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	209,000	721,000	646,000	739,000	755,000	-71.01	109.00	
Asset-backed securities	0	0	0	0	0			-100.00
Other debt securities	2,651,000	2,011,000	2,608,000	2,100,000	0	31.82		
Mutual funds and equity securities	38,000	26,000	38,000	26,000	25,000	46.15	65.22	
Available-for-sale securities	48,221,000	45,111,000	48,883,000	45,931,000	19,002,000	6.89	46266.35	
U.S. Treasury securities	45,570,000	43,100,000	46,275,000	43,831,000	19,002,000	5.73	267958.82	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	0	0	0	0	0			-100.00
Asset-backed securities	0	0	0	0	0			-100.00
Other debt securities	2,651,000	2,011,000	2,608,000	2,100,000	0	31.82		
Mutual funds and equity securities	0	0	0	0	0			-100.00
Held-to-maturity securities appreciation (depreciation)	-19,000	266,000	171,000	335,000	140,000			
Available-for-sale securities appreciation (depreciation)	-2,464,000	-238,000	-660,000	614,000	57,000			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	5,885,000	14,613,000	8,281,000	1,632,000	0	-59.73		

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	22,000	12,000	16,000	8,000	6,000	83.33	-33.33
NOW, ATS and transaction accounts	133,305,000	90,115,000	121,403,000	77,781,000	4,874,000	47.93	4491.97
Time deposits less brokered deposits < \$250K	-21,079,000	-8,910,000	-17,953,000	-5,472,000	-6,576,000		
MMDA and other savings accounts	95,173,000	67,067,000	92,956,000	69,035,000	87,036,000	41.91	43.07
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	207,421,000	148,284,000	196,422,000	141,352,000	85,340,000	39.88	275.69
Time deposits of \$250K or more	32,391,000	11,420,000	25,559,000	11,707,000	8,808,000	183.63	1378.37
Foreign deposits	80,047,000	72,741,000	80,494,000	53,561,000	39,198,000	10.04	252.80
Federal funds purchased and repos	208,284,000	164,934,000	212,345,000	148,143,000	132,590,000	26.28	112.87
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	9,264,000	8,209,000	6,730,000	6,085,000	0	12.85	
Other borrowings w/remaining maturity of 1 year or less	55,625,000	61,331,000	47,374,000	55,126,000	53,592,000	-9.30	55.29
Other borrowings w/remaining maturity over 1 year	251,934,000	215,425,000	246,804,000	207,695,000	202,768,000	16.95	27.70
Brokered deposits < \$250K	66,776,000	53,377,000	61,583,000	53,110,000	56,344,000	25.10	40.08
Noncore funding	704,321,000	587,437,000	680,889,000	535,427,000	493,300,000	19.90	74.56
Trading liabilities	233,731,000	201,128,000	181,234,000	154,831,000	109,176,000	16.21	97.83
Subordinated notes and debentures + trust preferred securities	15,339,000	18,073,000	16,892,000	19,959,000	18,308,000	-15.13	-23.76
Other liabilities	312,458,000	247,200,000	277,758,000	213,865,000	194,813,000	26.40	49.03
Total liabilities	1,473,270,000	1,202,122,000	1,353,195,000	1,065,434,000	900,937,000	22.56	82.64
Equity Capital							
Perpetual preferred stock (including surplus)	10,703,000	9,203,000	10,703,000	11,203,000	11,203,000	16.30	-4.46
Common stock	9,000	9,000	9,000	9,000	9,000	0.00	0.00
Common surplus	63,903,000	59,948,000	60,607,000	59,147,000	58,078,000	6.60	13.42
Retained earnings	134,931,000	119,210,000	131,811,000	112,947,000	106,465,000	13.19	48.43
Accumulated other comprehensive income	-2,684,000	-2,074,000	-2,068,000	-1,434,000	-1,484,000		
Other equity capital components	-91,623,000	-88,632,000	-91,136,000	-85,940,000	-84,006,000		
Total holding company equity capital	115,239,000	97,664,000	109,926,000	95,932,000	90,265,000	18.00	32.59
Noncontrolling (minority) interest in subsidiaries	934,000	1,767,000	869,000	1,674,000	1,794,000	-47.14	72.01
Total equity capital, including minority interest	116,173,000	99,431,000	110,795,000	97,606,000	92,059,000	16.84	32.83
Total liabilities and capital	1,589,443,000	1,301,553,000	1,463,990,000	1,163,040,000	992,996,000	22.12	77.77
Memoranda							
Non-interest-bearing deposits	754,000	470,000	637,000	563,000	398,000	60.43	100.53
Interest-bearing deposits	385,881,000	285,352,000	363,421,000	259,167,000	189,292,000	35.23	202.92
Total deposits	386,635,000	285,822,000	364,058,000	259,730,000	189,690,000	35.27	202.62
Long-term debt that reprices within 1 year	92,716,000	85,693,000	88,827,000	85,920,000	89,375,000	8.20	13.28
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	109,926,000	95,932,000	95,932,000	90,265,000	90,185,000		
Accounting restatements	0	0	0	-638,000	12,000		
Net income	3,939,000	6,836,000	21,635,000	9,459,000	8,466,000		
Net sale of new perpetual preferred stock	0	-1,993,000	-476,000	0	4,000		
Net sale of new common stock	1,563,000	791,000	1,430,000	1,046,000	1,209,000		
Sale of treasury stock	18,000	10,000	11,000	11,000	12,000		
Less: Purchase of treasury stock	500,000	2,700,000	5,200,000	1,928,000	5,335,000		
Changes incident to business combinations	1,730,000	0	0	0	2,000		
Less: Dividends declared	819,000	552,000	2,730,000	2,338,000	2,104,000		
Change in other comprehensive income	-616,000	-640,000	-634,000	50,000	-2,177,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-2,000	-20,000	-42,000	5,000	-9,000		
Holding company equity capital, ending balance	115,239,000	97,664,000	109,926,000	95,932,000	90,265,000		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	2.48	37.11	3	2.24	36.10	3	2.55	36.25	3	2.29	36.22	5	2.78	37.78	7
Commercial and industrial loans	2.54	10.78	6	2.37	13.88	5	2.75	10.76	7	2.77	13.52	8	2.85	12.02	10
Loans to individuals	1.55	3.61	51	1.10	3.42	45	1.52	3.36	53	1.21	3.40	47	1.10	4.20	36
Loans to depository institutions and acceptances of other banks	0.01	0.02	82	0.01	0.02	80	0.02	0.02	84	0.01	0.03	79	0.02	0.04	73
Agricultural loans.....	0	0.17	29	0	0.19	25	0	0.18	25	0	0.19	27	0	0.24	30
Other loans and leases.....	8.70	4.19	83	9.89	4.29	88	10.05	4.47	87	9.74	4.63	82	8.01	5.01	74
Net loans and leases.....	15.03	59.31	2	15.33	60.99	2	16.65	58.67	2	15.68	61.58	3	14.61	63.77	4
Debt securities over 1 year.....	3.63	19.47	5	3.78	16.70	5	3.55	19.46	5	4.30	15.55	7	2.37	14.60	7
Mutual funds and equity securities	0	0.06	30	0	0.06	36	0	0.06	32	0	0.05	34	0	0.06	34
Subtotal	18.67	80.04	0	19.11	78.43	0	20.20	79.22	0	19.98	78.16	2	16.99	79.65	2
Interest-bearing bank balances	16.49	7.18	90	13.70	9.08	79	16.96	8.50	88	12.29	7.51	81	12.27	3.06	96
Federal funds sold and reverse repos	28.53	0.55	99	24.92	0.50	99	26.27	0.54	99	21.52	0.82	96	22.30	1.57	94
Debt securities 1 year or less	0.07	1.65	6	0.09	1.59	8	0.10	1.56	9	0.11	1.68	10	0.13	1.91	8
Trading assets	25.78	0.52	99	30.76	0.56	99	26.97	0.49	99	36.19	1.01	99	38.74	1.19	99
Total earning assets.....	89.54	91.28	27	88.59	91.48	14	90.51	91.77	35	90.08	91.05	40	90.43	89.53	62
Non-interest cash and due from depository institutions.....	0.53	0.96	20	0.82	1	38	0.67	0.82	33	1.01	1.07	45	1.26	1.14	60
Other real estate owned.....	0.01	0.01	67	0.02	0.02	68	0.01	0.01	70	0.03	0.02	71	0.06	0.03	76
All other assets.....	9.93	7.70	79	10.59	7.44	87	8.82	7.35	68	8.90	7.82	67	8.31	9.27	38
Memoranda															
Short-term investments	45.10	10.28	97	38.72	11.92	97	43.33	11.47	97	33.91	11.17	93	34.70	7.63	94
U.S. Treasury securities.....	3.52	1.80	80	3.66	0.98	85	3.44	1.47	80	4.16	0.84	89	2.42	1.03	76
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0	0.73	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0	1.72	6	0	1.77	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	0.01	14.04	1	0.06	12.38	1	0.04	14.14	1	0.06	11.75	3	0.08	11.44	3
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.17	0.55	45	0.15	0.46	47	0.18	0.53	46	0.18	0.42	51	0	0.39	9
Loans held-for-sale.....	1.22	0.40	85	0.87	0.46	76	1.40	0.55	83	0.79	0.52	74	1.22	0.39	85
Loans held for investment	14.08	59.15	2	14.74	61.15	2	15.49	58.06	3	15.22	61.72	3	13.54	63.50	3
Real estate loans secured by 1–4 family	1.19	11.67	7	1.17	11.69	6	1.33	11.46	7	1.16	11.91	8	1.39	13.29	10
Revolving	0	1.40	6	0.01	1.51	7	0	1.42	6	0	1.66	6	0	2.07	8
Closed-end, secured by first liens	1.18	9.94	8	1.14	9.76	8	1.32	9.67	9	1.14	9.81	10	1.37	10.69	11
Closed-end, secured by junior liens	0	0.17	9	0.02	0.21	19	0	0.17	9	0.02	0.22	14	0.02	0.28	16
Commercial real estate loans	1.09	23.42	5	0.83	22.27	5	1.01	22.69	4	0.86	22.22	6	1.02	22.23	8
Construction and land development.....	0.29	3.49	10	0.34	3.32	11	0.30	3.34	9	0.35	3.40	13	0.34	3.44	15
Multifamily.....	0.07	3.52	5	0.07	3.21	5	0.11	3.57	4	0.11	3.12	6	0.03	3.01	7
Nonfarm nonresidential	0.73	15.11	6	0.43	14.77	4	0.61	14.57	6	0.40	14.72	5	0.65	14.69	9
Real estate loans secured by farmland.....	0	0.33	22	0	0.33	24	0	0.30	22	0	0.33	25	0	0.36	22

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	16.23	61.87	4	14.33	57.91	5	15.09	61.05	4	14.29	57.15	6	18.86	57.46	8
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	16.23	61.87	4	14.33	57.91	5	15.09	61.05	4	14.29	57.15	6	18.86	57.46	8
Real estate loans secured by 1–4 family.....	7.78	20.07	15	7.50	19.43	16	7.85	19.86	16	7.25	19.43	15	9.44	20.75	18
Revolving	0.02	2.35	8	0.04	2.45	9	0.02	2.43	7	0.01	2.64	7	0.03	3.15	10
Closed-end.....	7.76	17.49	20	7.46	16.76	20	7.83	17.24	22	7.24	16.59	18	9.41	17.39	23
Commercial real estate loans	7.13	38.39	8	5.32	35.36	6	6	37.86	6	5.37	34.63	6	6.93	33.52	9
Construction and land development.....	1.89	5.82	23	2.15	5.29	26	1.76	5.65	20	2.19	5.26	25	2.30	5.09	31
1–4 family.....	0.03	1.29	14	0.31	1.05	34	0.03	1.18	14	0.35	0.93	36	0.48	0.94	47
Other.....	1.86	4.49	28	1.84	4.21	26	1.73	4.40	22	1.84	4.19	26	1.82	4.02	29
Multifamily.....	0.45	5.66	5	0.42	5.08	5	0.64	5.78	6	0.71	4.96	9	0.23	4.69	7
Nonfarm nonresidential	4.79	25	7	2.75	23.47	5	3.60	24.56	6	2.47	22.93	6	4.40	22.15	10
Owner-occupied.....	0.14	8.44	6	0.22	7.93	7	0.15	8.29	6	0.28	7.68	9	0.06	7.72	11
Other.....	4.65	16.32	11	2.53	15.25	6	3.46	15.94	7	2.19	14.95	6	4.34	14.34	12
Real estate loans secured by farmland.....	0.02	0.59	29	0.02	0.56	30	0.02	0.54	31	0.02	0.54	31	0.01	0.55	24
Loans to depository institutions and acceptances of other banks.....	0.09	0.03	88	0.05	0.03	85	0.10	0.04	88	0.08	0.06	85	0.10	0.11	81
Commercial and industrial loans	16.59	18.81	48	15.20	23.16	23	16.29	18.86	50	17.28	22.17	33	19.31	19.53	56
Loans to individuals	10.16	6.52	75	7.04	6.02	67	8.99	6.24	73	7.53	6.13	67	7.45	7.13	63
Credit card loans	4.45	0.51	92	2.36	0.50	89	3.47	0.53	90	2.53	0.65	88	1.64	0.81	83
Agricultural loans.....	0.01	0.31	33	0	0.33	26	0	0.34	28	0.01	0.32	27	0.02	0.37	36
Other loans and leases.....	56.93	8.03	96	63.37	8.05	98	59.52	8.75	97	60.82	9.09	97	54.26	9.85	96
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	35.22	395.39	2	30.07	382.51	3	34.17	391.81	3	27.87	381.27	4	31.81	391.26	5
Real estate loans secured by 1–4 family.....	16.88	125.02	7	15.75	124.29	6	17.77	126.06	7	14.13	125.03	9	15.92	138.18	8
Revolving	0.04	14.84	6	0.08	16.14	6	0.04	15.44	6	0.01	17.42	6	0.05	21.26	7
Closed-end.....	16.84	108.83	7	15.67	106.79	6	17.73	108.85	8	14.12	106.14	9	15.88	115.20	9
Commercial real estate loans	15.47	249.33	4	11.16	237.40	3	13.58	245.88	3	10.47	234.65	5	11.69	229.44	8
Construction and land development.....	4.10	36.95	10	4.52	35.26	10	3.98	35.95	8	4.27	35.62	13	3.88	34.95	12
1–4 family.....	0.06	8.02	11	0.66	6.84	23	0.06	7.42	12	0.67	6.34	25	0.82	6.61	27
Other.....	4.03	28.49	13	3.86	28.01	10	3.92	28.11	10	3.60	28.16	12	3.07	27.32	12
Multifamily.....	0.98	37.99	4	0.88	34.02	4	1.44	38.66	3	1.39	32.74	6	0.38	31.04	7
Nonfarm nonresidential	10.40	160.85	5	5.77	157.71	4	8.16	158.05	3	4.81	155.06	4	7.42	152.10	8
Owner-occupied.....	0.30	53.96	5	0.46	52.99	5	0.33	52.99	5	0.54	52.37	7	0.10	53.07	9
Other.....	10.10	105.37	5	5.31	102.29	5	7.83	102.54	4	4.28	100.54	4	7.32	97.41	8
Real estate loans secured by farmland.....	0.03	3.46	23	0.04	3.50	25	0.03	3.22	24	0.04	3.44	25	0.02	3.60	20
Loans to depository institutions and acceptances of other banks.....	0.19	0.18	85	0.11	0.18	80	0.23	0.21	84	0.16	0.28	79	0.17	0.44	72
Commercial and industrial loans	36.01	113.45	8	31.92	145.22	5	36.88	114.45	6	33.70	139.91	7	32.56	122.02	9
Loans to individuals	22.06	36.67	59	14.78	35.91	51	20.34	34.55	58	14.69	37.47	49	12.57	43.51	40
Credit card loans	9.66	2.64	88	4.95	2.59	80	7.85	2.77	85	4.93	3.30	78	2.77	4.34	69
Agricultural loans.....	0.01	1.66	29	0.01	1.94	25	0.01	1.86	27	0.01	1.88	28	0.03	2.18	30
Other loans and leases.....	123.55	47.86	89	133.03	47.52	90	134.75	51.06	89	118.61	49.54	87	91.53	52.44	79
Supplemental															
Non-owner occupied CRE loans / Gross loans	8.46	30.57	8	6.31	27.81	6	7.27	30.07	6	6.36	27.32	7	8.42	26.45	11
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	18.36	198.65	5	13.26	185.94	4	16.47	195.33	5	12.41	183.76	7	14.20	178.57	8
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	18.66	256.17	5	13.72	243.39	4	16.80	252.85	3	12.95	240.85	6	14.30	236.10	7

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	45.10	10.28	97	38.72	11.92	97	43.33	11.47	97	33.91	11.17	93	34.70	7.63	94
Liquid assets	74.85	28.10	99	73.86	27.16	99	74.31	29.03	99	75.17	26.22	98	77	22.44	98
Investment securities	3.70	21.67	3	3.87	18.78	2	3.66	21.63	4	4.40	17.85	5	2.50	16.99	5
Net loans and leases	15.03	59.31	2	15.33	60.99	2	16.65	58.67	2	15.68	61.58	3	14.61	63.77	4
Net loans, leases and standby letters of credit	15.86	60.12	2	16.27	61.79	2	17.52	59.49	2	16.74	62.48	3	15.71	64.84	4
Core deposits	13.05	76.85	1	11.39	73.69	1	13.42	75.71	1	12.15	70.67	3	8.59	63.09	3
Noncore funding	44.31	9.46	97	45.13	11.95	97	46.51	10.30	96	46.04	14.13	95	49.68	19.36	92
Time deposits of \$250K or more	2.04	1.46	73	0.88	1.96	25	1.75	1.58	64	1.01	2.11	27	0.89	2.94	15
Foreign deposits	5.04	0.32	93	5.59	0.34	94	5.50	0.34	93	4.61	0.36	93	3.95	0.43	90
Federal funds purchased and repos	13.10	1.11	97	12.67	1.22	97	14.50	1.23	97	12.74	1.47	96	13.35	1.94	94
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-15.43	0.44	1	-12.25	0.60	1	-11.77	0.54	1	-8.78	0.54	3	-8.95	0.48	4
Commercial paper	0.58	0.02	94	0.63	0.01	94	0.46	0.01	93	0.52	0.01	93	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.50	1.03	86	4.71	1.11	91	3.24	1	88	4.74	1.24	89	5.40	3.01	78
Earning assets that reprice within 1 year	63.69	36.68	94	57.48	38.67	91	63.06	37.37	93	51.81	39.38	82	50.21	39.29	84
Interest-bearing liabilities that reprice within 1 year	5.69	6.16	62	4.81	7.73	40	5.54	6.39	59	3.96	8.20	21	3.89	10.19	11
Long-term debt that reprices within 1 year	5.83	0.22	97	6.58	0.28	97	6.07	0.26	97	7.39	0.47	94	9	0.96	92
Net assets that reprice within 1 year	52.17	29.01	93	46.09	29.49	88	51.46	29.65	93	40.46	29.11	78	37.32	26.63	80
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.19	-1.97	42	33.51	-0.51	94	15.71	-2.33	90	60.61	3.20	97	87.87	14.45	96
Net short-term noncore funding dependence	-111.17	-6.65	0	-78.59	-6.88	2	-90.09	-7.71	2	-55.96	-4.76	4	-65.73	3.38	3
Short-term investment / Short-term noncore funding	185.33	265.83	50	163.49	246.74	44	172.52	273.46	38	149.27	184.19	52	147.67	77.77	78
Liquid assets - short-term noncore funding / Nonliquid assets	200.92	35.38	99	191.97	30.67	99	191.46	36.68	99	211.26	28.18	98	232.59	16.97	98
Net loans and leases / Total deposits	61.81	73.06	23	69.83	76.22	32	66.94	72.79	37	70.20	79.43	26	76.50	90.31	19
Net loans and leases / Core deposits	115.21	78.05	93	134.60	83.77	94	124.08	78.25	93	129	88.34	89	170.04	103.93	92
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.02	-3.53	83	0.28	0.62	49	0.16	0.12	55	0.36	1.57	29	0.16	0.72	34
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.27	-8.82	85	-0.25	1.31	18	-0.62	-0.25	38	0.66	4.31	6	0.07	1.36	16
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	17.95	20.27	48	10.42	12.84	56	8.71	14.28	48	10.29	11.38	57	23.34	12.67	71
Available-for-sale securities	81.98	77.97	51	89.53	85.49	44	91.22	83.77	53	89.66	87.23	43	76.56	85.40	29
U.S. Treasury securities	95.07	8.39	99	94.53	5.10	99	93.86	6.70	99	94.41	4.72	97	96.86	6.15	99
US agency securities (excluding mortgage-backed securities)	0	3.73	11	0	4.35	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0	7.89	6	0	9.71	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	0.36	65.55	1	1.43	66.67	1	1.21	66.54	1	1.44	66.64	2	3.04	67.43	3
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	4.51	3.16	69	3.99	3.05	69	4.87	3.08	73	4.10	3.01	71	0	2.94	9
Mutual funds and equity securities	0.06	0.30	38	0.05	0.36	41	0.07	0.29	43	0.05	0.35	39	0.10	0.40	44
Debt securities 1 year or less	1.87	8.63	21	2.42	9.29	23	2.84	7.78	29	2.42	10.55	19	5.06	11.86	32
Debt securities 1 to 5 years	86.31	18.50	99	78.84	16.09	99	82.43	18.25	98	75.36	17.03	99	68.37	17.94	95
Debt securities over 5 years	11.76	70.45	2	18.70	72.48	5	14.66	71.11	3	22.17	69.86	5	26.47	66.02	12
Pledged securities	10.01	29.79	19	29	33.48	44	15.45	32.26	27	3.19	35.67	10	0	30.57	2
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	42.22	-1.29	85	44.31	156.41	26	60.84	27.98	71	14.46	183.32	17	-12.89	26.69	22
Investment securities	16.74	28.40	38	110	31.91	93	4.61	31.36	17	106.40	23.62	93	86.30	11.75	94
Core deposits	39.88	14.47	88	52.32	29.18	90	38.96	16.94	88	65.63	26.88	92	19.57	11.23	78
Noncore funding	19.90	-10.65	86	15.44	-25.09	88	27.17	-14.79	92	8.54	-12.18	74	11.40	6.59	65

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			316,014,000	228,452,000	224,379,000
Commit: Secured commercial real estate loans	3,560,000	3,578,000	5,652,000	4,060,000	3,609,000
Commit: Unsecured real estate loans	659,000	542,000	522,000	260,000	436,000
Credit card lines (reported semiannually, June/Dec)			33,967,000	21,640,000	13,669,000
Securities underwriting	32,000	574,000	1,114,000	360,000	820,000
Standby letters of credit	13,155,000	12,207,000	12,728,000	12,377,000	10,882,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	19,813,000	28,849,000	19,734,000	29,808,000	26,737,000
Credit derivatives - notional amount (holding company as guarantor)	624,622,000	598,808,000	510,235,000	515,831,000	522,514,000
Credit derivatives - notional amount (holding company as beneficiary)	687,318,000	639,707,000	570,543,000	559,384,000	581,761,000
Credit derivative contracts w/ purchased credit protection-investment grade	951,282,000	930,325,000	801,031,000	803,987,000	674,967,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	580,782,000	452,412,000	537,553,000	408,615,000	457,986,000
Derivative Contracts					
Interest rate futures and forward contracts	3,744,828,000	4,370,609,000	2,794,091,000	3,241,598,000	2,911,572,000
Written options contracts (interest rate)	4,836,361,000	5,446,990,000	4,788,784,000	4,943,290,000	5,766,406,000
Purchased options contracts (interest rate)	4,850,391,000	5,542,487,000	4,477,598,000	5,066,608,000	5,791,850,000
Interest rate swaps	20,928,591,000	18,216,524,000	19,795,311,000	15,530,168,000	15,533,295,000
Futures and forward foreign exchange	3,188,520,000	3,819,655,000	3,826,940,000	3,208,100,000	3,152,627,000
Written options contracts (foreign exchange)	425,732,000	448,464,000	393,705,000	430,353,000	436,806,000
Purchased options contracts (foreign exchange)	452,067,000	474,903,000	411,631,000	461,920,000	450,841,000
Foreign exchange rate swaps	2,064,814,000	1,878,200,000	1,997,933,000	1,878,044,000	1,833,605,000
Commodity and other futures and forward contracts	464,069,000	349,315,000	422,859,000	320,765,000	316,453,000
Written options contracts (commodity and other)	902,334,000	843,830,000	788,268,000	731,534,000	772,024,000
Purchased options contracts (commodity and other)	876,495,000	818,155,000	787,406,000	740,200,000	781,419,000
Commodity and other swaps	828,500,000	806,447,000	878,018,000	740,845,000	705,257,000

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)							21.59	22.78	52	19.64	22.01	50	22.60	23.52	55
Standby letters of credit	0.83	0.64	73	0.94	0.67	75	0.87	0.65	72	1.06	0.71	75	1.10	0.84	73
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	1.25	0.08	92	2.22	0.11	93	1.35	0.10	92	2.56	0.18	93	2.69	0.40	91
Credit derivatives - notional amount (holding company as guarantor)	39.30	0.26	99	46.01	0.28	99	34.85	0.24	99	44.35	0.35	99	52.62	0.42	99
Credit derivatives - notional amount (holding company as beneficiary)	43.24	0.18	99	49.15	0.18	99	38.97	0.18	99	48.10	0.30	99	58.59	0.52	99
Credit derivative contracts w/ purchased credit protection-investment grade	59.85	0.19	99	71.48	0.17	99	54.72	0.18	99	69.13	0.25	99	67.97	0.30	99
Credit derivative contracts w/ purchased credit protection-noninvest grade	36.54	0.17	99	34.76	0.16	99	36.72	0.13	99	35.13	0.30	97	46.12	0.45	97
Derivative contracts	2,740.75	45.51	98	3,304.94	42.67	99	2,825.33	46.30	99	3,206.55	48.62	99	3,872.34	68.47	98
Interest rate contracts	2,161.77	33.09	98	2,579.73	30.32	99	2,175.96	32.46	99	2,474.69	34.36	99	3,021.47	47.31	98
Interest rate futures and forward contracts	235.61	4.02	97	335.80	4.59	98	190.85	3.25	97	278.72	6.21	97	293.21	10.67	96
Written options contracts (interest rate)	304.28	1.59	99	418.50	2	99	327.10	1.41	99	425.03	2.18	99	580.71	2.47	98
Purchased options contracts (interest rate)	305.16	1.35	98	425.84	1.45	99	305.85	1.31	99	435.63	1.46	99	583.27	2.65	98
Interest rate swaps	1,316.72	19.54	98	1,399.60	20.33	99	1,352.15	20.49	99	1,335.31	20.83	99	1,564.29	28.86	98
Foreign exchange contracts	385.74	6.48	96	508.72	6.19	97	452.89	6.30	96	514.03	6.01	96	591.53	10.12	95
Futures and forward foreign exchange contracts	200.61	3.96	98	293.47	3.83	98	261.40	3.78	98	275.84	3.47	98	317.49	5.23	98
Written options contracts (foreign exchange)	26.78	0.05	97	34.46	0.03	97	26.89	0.04	97	37	0.03	97	43.99	0.05	97
Purchased options contracts (foreign exchange)	28.44	0.05	97	36.49	0.04	97	28.12	0.04	97	39.72	0.04	97	45.40	0.08	97
Foreign exchange rate swaps	129.91	0.74	96	144.30	0.71	97	136.47	0.76	96	161.48	0.77	96	184.65	2.03	96
Equity, commodity, and other derivative contracts	193.24	1.07	98	216.49	0.80	99	196.49	0.92	98	217.82	1.86	99	259.33	3.32	99
Commodity and other futures and forward contracts	29.20	0.08	98	26.84	0.06	98	28.88	0.07	98	27.58	0.14	98	31.87	0.19	99
Written options contracts (commodity and other)	56.77	0.36	97	64.83	0.27	98	53.84	0.32	97	62.90	0.52	97	77.75	0.98	97
Purchased options contracts (commodity and other)	55.14	0.26	98	62.86	0.18	99	53.78	0.21	99	63.64	0.37	98	78.69	0.94	98
Commodity and other swaps	52.13	0.32	98	61.96	0.27	99	59.97	0.31	99	63.70	0.32	99	71.02	0.38	99
Percent of Average Loans and Leases							148.44	44.98	94	140.11	42.82	93	167.46	45.53	95
Loan commitments (reported semiannually, June/Dec)															

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	43,562,702,000	43,015,579,000	41,362,544,000	37,293,425,000	38,452,155,000
Interest rate contracts	34,360,171,000	33,576,610,000	31,855,784,000	28,781,664,000	30,003,123,000
Foreign exchange contracts.....	6,131,133,000	6,621,222,000	6,630,209,000	5,978,417,000	5,873,879,000
Equity, commodity, and other contracts	3,071,398,000	2,817,747,000	2,876,551,000	2,533,344,000	2,575,153,000
Derivatives Position					
Futures and forwards	7,397,417,000	8,539,579,000	7,043,890,000	6,770,463,000	6,380,652,000
Written options	6,164,427,000	6,739,284,000	5,970,757,000	6,105,177,000	6,975,236,000
Exchange-traded.....	1,428,155,000	1,513,918,000	1,143,719,000	1,419,563,000	1,984,464,000
Over-the-counter.....	4,736,272,000	5,225,366,000	4,827,038,000	4,685,614,000	4,990,772,000
Purchased options	6,178,953,000	6,835,545,000	5,676,635,000	6,268,728,000	7,024,110,000
Exchange-traded.....	1,308,917,000	1,900,602,000	1,012,686,000	1,738,260,000	2,088,979,000
Over-the-counter.....	4,870,036,000	4,934,943,000	4,663,949,000	4,530,468,000	4,935,131,000
Swaps	23,821,905,000	20,901,171,000	22,671,262,000	18,149,057,000	18,072,157,000
Held for trading.....	43,301,231,000	42,796,901,000	41,114,188,000	37,087,992,000	38,304,707,000
Interest rate contracts	34,125,563,000	33,376,945,000	31,629,969,000	28,592,109,000	29,869,165,000
Foreign exchange contracts.....	6,104,457,000	6,602,437,000	6,608,793,000	5,962,595,000	5,860,435,000
Equity, commodity, and other contracts	3,071,211,000	2,817,519,000	2,875,426,000	2,533,288,000	2,575,107,000
Non-traded.....	261,471,000	218,678,000	248,356,000	205,433,000	147,448,000
Interest rate contracts	234,608,000	199,665,000	225,815,000	189,555,000	133,958,000
Foreign exchange contracts.....	26,676,000	18,785,000	21,416,000	15,822,000	13,444,000
Equity, commodity, and other contracts	187,000	228,000	1,125,000	56,000	46,000
Derivative contracts (excluding futures and FX 14 days or less)	53,053,750,000	48,319,955,000	50,630,315,000	41,241,737,000	40,729,159,000
One year or less	43,953,050,000	39,481,071,000	41,297,470,000	33,258,503,000	33,020,259,000
Over 1 year to 5 years	5,861,221,000	5,591,879,000	6,097,064,000	4,919,816,000	4,842,698,000
Over 5 years	3,239,479,000	3,247,005,000	3,235,781,000	3,063,418,000	2,866,202,000
Gross negative fair value (absolute value)	451,135,000	447,778,000	417,389,000	525,594,000	407,217,000
Gross positive fair value.....	491,568,000	477,741,000	444,393,000	553,224,000	422,016,000
Held for trading.....	490,597,000	476,347,000	443,347,000	551,873,000	418,801,000
Non-traded	971,000	1,394,000	1,046,000	1,351,000	3,215,000
Current credit exposure on risk-based capital derivative contracts	90,582,000	162,353,000	90,892,000	177,863,000	147,120,000
Credit losses on derivative contracts	61,000	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	516,000	141,000	188,000	258,000	333,000
90+ days past due	217,000	62,000	307,000	85,000	24,000

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	78.88	93.91	15	78.06	94.52	15	77.02	94.17	14	77.18	94.10	14	78.03	93.44	17
Foreign exchange contracts	14.07	3.18	87	15.39	3.16	87	16.03	3.47	88	16.03	3.49	87	15.28	3.20	87
Equity, commodity, and other contracts	7.05	1.19	88	6.55	1.04	89	6.95	1.14	88	6.79	1.17	88	6.70	1.64	87
Futures and forwards	16.98	10.22	74	19.85	12.82	70	17.03	11.16	72	18.15	14.05	65	16.59	13.49	66
Written options	14.15	6.03	82	15.67	8.11	78	14.44	6.28	81	16.37	8.18	79	18.14	5.91	88
Exchange-traded	3.28	0.13	96	3.52	0.10	96	2.77	0.12	95	3.81	0.14	96	5.16	0.15	95
Over-the-counter	10.87	5.74	78	12.15	7.80	74	11.67	5.96	78	12.56	7.73	78	12.98	5.10	83
Purchased options	14.18	3.59	88	15.89	3.58	89	13.72	3.27	88	16.81	3.42	92	18.27	4.42	89
Exchange-traded	3	0.13	95	4.42	0.11	97	2.45	0.12	94	4.66	0.15	96	5.43	0.28	93
Over-the-counter	11.18	3.11	86	11.47	3.15	86	11.28	2.87	87	12.15	2.86	88	12.83	3.35	87
Swaps	54.68	74.58	22	48.59	69.64	22	54.81	74.26	21	48.67	68.76	25	47	69.75	23
Held for trading	99.40	38.74	91	99.49	42.14	91	99.40	40.42	89	99.45	43.53	91	99.62	44.16	92
Interest rate contracts	78.34	32.48	78	77.59	36.29	75	76.47	34.15	76	76.67	36.62	76	77.68	37.24	76
Foreign exchange contracts	14.01	1.60	91	15.35	1.47	92	15.98	1.68	92	15.99	1.60	92	15.24	1.60	91
Equity, commodity, and other contracts	7.05	0.58	92	6.55	0.51	93	6.95	0.60	91	6.79	0.68	92	6.70	0.83	91
Non-traded	0.60	61.26	8	0.51	57.86	8	0.60	59.58	10	0.55	56.47	8	0.38	55.84	7
Interest rate contracts	0.54	57.41	8	0.46	54.11	9	0.55	56.71	10	0.51	53.82	10	0.35	52.22	8
Foreign exchange contracts	0.06	0.37	71	0.04	0.45	68	0.05	0.40	69	0.04	0.46	70	0.03	0.34	69
Equity, commodity, and other contracts	0	0.11	78	0	0.12	76	0	0.09	79	0	0.10	75	0	0.13	76
Derivative contracts (excluding futures and forex 14 days or less)	121.79	92.63	95	112.33	90.92	94	122.41	92.53	95	110.59	91.48	89	105.92	93.86	89
One year or less	100.90	27.97	96	91.78	26.80	92	99.84	27.56	96	89.18	32.05	89	85.87	32.17	87
Over 1 year to 5 years	13.45	26.35	25	13	28.69	28	14.74	27.01	28	13.19	27.06	29	12.59	30.45	26
Over 5 years	7.44	29.53	22	7.55	30.03	21	7.82	29.89	24	8.21	29.56	23	7.45	28.09	24
Gross negative fair value (absolute value)	1.04	1.21	44	1.04	1.21	50	1.01	0.98	53	1.41	1.55	56	1.06	0.83	63
Gross positive fair value	1.13	1.52	46	1.11	1.70	25	1.07	1.34	36	1.48	2.23	30	1.10	1.19	50
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	4.15	0.06	98	4.75	0.05	99	3.91	0.04	99	5.67	0.07	99	4.77	0.06	99
Gross positive fair value (X)	4.52	0.06	98	5.07	0.07	99	4.16	0.05	99	5.97	0.09	99	4.94	0.07	99
Held for trading (X)	4.51	0.04	98	5.05	0.05	99	4.15	0.04	99	5.95	0.07	99	4.90	0.06	99
Non-traded (X)	0.01	0.01	56	0.01	0.01	66	0.01	0.01	62	0.01	0.02	62	0.04	0.01	90
Current credit exposure (X)	0.83	0.04	98	1.72	0.05	99	0.85	0.04	99	1.92	0.06	99	1.72	0.05	98
Credit losses on derivative contracts	0.06	0	99	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0.47	0	99	0.15	0	99	0.18	0	99	0.28	0	99	0.39	0	99
90+ days past due	0.20	0	98	0.07	0	99	0.29	0	99	0.09	0	99	0.03	0	99
Other Ratios															
Current credit exposure / Risk-weighted assets	13.18	0.47	98	26.34	0.61	99	13.30	0.46	98	30.80	0.85	99	26.10	0.73	98

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	3,573,000	3,874,000	3,874,000	1,441,000	1,066,000
Gross losses	193,000	132,000	529,000	1,227,000	637,000
Write-downs, transfers to loans held-for-sale	0	29,000	75,000	240,000	133,000
Recoveries	31,000	25,000	121,000	80,000	17,000
Net losses	162,000	107,000	408,000	1,147,000	620,000
Provision for loan and lease losses	673,000	-252,000	120,000	2,853,000	990,000
Adjustments	2,000	0	-13,000	727,000	5,000
Ending balance	4,086,000	3,515,000	3,573,000	3,874,000	1,441,000
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets															
0.18	0.04	85	-0.08	-0.11	48	0.01	-0.09	77	0.25	0.51	19	0.10	0.15	42	
1.10	0.06	94	-0.51	-0.20	17	0.06	-0.16	82	1.75	0.82	91	0.74	0.24	90	
415.43	49.50	83	-235.51	-168.35	28	29.41	-105.48	69	248.74	487.86	33	159.68	130.58	74	
Allowance for loan and lease losses / Total loans and leases not held for sale.															
1.83	1.20	90	1.83	1.49	75	1.58	1.23	80	2.19	1.58	81	1.07	0.83	78	
1.68	1.17	88	1.73	1.47	75	1.44	1.20	74	2.08	1.55	80	0.98	0.81	70	
6.31	38.27	25	8.21	18.09	45	8.76	21.39	35	3.38	11.58	14	2.32	8.03	19	
64.67	355.27	3	50.12	291.29	3	60.98	364.13	4	54.55	299.17	3	33.31	218.72	4	
62.64	284.19	6	49.20	246.27	5	57.35	287.08	6	53.51	244.34	7	24.92	151.73	5	
Gross loan and lease losses / Average loans and leases															
0.32	0.17	80	0.27	0.24	64	0.25	0.19	70	0.75	0.34	88	0.48	0.28	80	
0.05	0.07	46	0.05	0.08	44	0.06	0.08	41	0.05	0.07	40	0.01	0.08	12	
0.27	0.09	88	0.22	0.16	67	0.19	0.11	74	0.70	0.27	90	0.46	0.21	87	
0	0	46	0.01	0	98	0.04	0	97	0.15	0	98	0.10	0	98	
5.86	10.98	23	2.04	7.39	13	9.86	34.67	12	12.56	33.98	9	4.38	36.22	5	
32.93	38.54	64	75.47	25.70	84	66.87	39.72	75	13.44	22.91	52	19.06	24.40	60	
Net Loan and Lease Losses By Type															
Real estate loans															
0	-0.01	67	0	0.03	40	0.01	0.02	52	0.01	0.04	35	0.18	0.01	97	
0	-0.02	71	0	-0.01	58	0	-0.02	70	0	0.01	46	0	0.01	42	
0	-0.08	73	0	-0.03	61	0	-0.07	69	0	0.01	54	0	0.02	43	
0	-0.02	70	0	-0.01	63	0	-0.01	67	0	0	48	0	0	45	
0	0	63	0	0.05	43	0.01	0.04	57	0.03	0.07	47	0	0.01	38	
0	-0.02	72	0	0	57	0.02	0	86	0.07	0	88	0	-0.01	60	
0	0	58	0	0	58	0.02	0	96	0	0	59	0	0	55	
0	-0.01	71	0	0	57	0	0	64	0.07	0	90	0	-0.01	61	
0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56	
0	0.01	60	0	0.07	38	0.01	0.05	48	0	0.11	14	0	0.02	38	
0	0	64	0	0.01	50	0	0.01	44	0	0.02	26	0	0.01	45	
0	0	54	0	0.06	41	0.01	0.04	58	0	0.08	24	0	0.01	40	
0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48	
Commercial and industrial loans															
0.92	0.11	94	0.43	0.20	78	0.41	0.17	85	2.35	0.47	94	0.80	0.37	84	
1.17	0.70	78	1.71	1.06	77	0.92	0.71	68	2.11	1.13	80	3.01	1.17	88	
2.26	1.88	59	2.25	2.41	41	1.60	1.84	38	1.62	2.92	26	0.25	3.11	12	
0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37	
0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
-0.01	0.16	8	0.04	0.09	65	0.02	0.10	51	0.08	0.15	59	0.02	0.15	42	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		991,000		689,000		1,259,000		789,000		664,000
90+ days past due loans and leases		205,000		132,000		371,000		138,000		1,456,000
Nonaccrual loans and leases		6,318,000		7,013,000		5,859,000		7,102,000		4,326,000
Total past due and nonaccrual loans and leases		7,514,000		7,834,000		7,489,000		8,029,000		6,446,000
Restructured 30–89 days past due		2,000		1,000		2,000		2,000		0
Restructured 90+ days past due		2,000		2,000		2,000		2,000		0
Restructured nonaccrual		291,000		348,000		302,000		344,000		261,000
Total restructured loans and leases		295,000		351,000		306,000		348,000		261,000
30–89 days past due loans held for sale		712,000		513,000		851,000		544,000		301,000
90+ days past due loans held for sale		72,000		25,000		228,000		39,000		5,000
Nonaccrual loans held for sale		1,808,000		1,784,000		1,595,000		1,366,000		650,000
Total past due and nonaccrual loans held for sale		2,592,000		2,322,000		2,674,000		1,949,000		956,000
Restructured loans and leases in compliance		27,000		2,000		22,000		2,000		0
Other real estate owned		183,000		286,000		207,000		320,000		554,000
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.41	0.32	71	0.34	0.33	64	0.51	0.32	78	0.42
90+ days past due loans and leases	0.08	0.10	70	0.06	0.11	62	0.15	0.10	77	0.07
Nonaccrual loans and leases	2.60	0.44	98	3.45	0.65	99	2.37	0.46	98	3.81
90+ days past due and nonaccrual loans and leases	2.68	0.59	95	3.52	0.82	96	2.52	0.62	96	3.89
30–89 days past due restructured	0	0.01	42	0	0.01	45	0	0.01	47	0
90+ days past due restructured	0	0	74	0	0	71	0	0	70	0
Nonaccrual restructured	0.12	0.10	69	0.17	0.13	68	0.12	0.10	62	0.18
30–89 days past due loans held for sale	0.29	0	99	0.25	0	99	0.34	0	99	0.29
90+ days past due loans held for sale	0.03	0	91	0.01	0	92	0.09	0	95	0.02
Nonaccrual loans held for sale	0.74	0	99	0.88	0	99	0.64	0	98	0.73
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.41	0.32	71	0.34	0.33	63	0.51	0.32	78	0.42
90+ days past due assets	0.08	0.10	70	0.06	0.11	61	0.15	0.10	77	0.07
Nonaccrual assets	2.60	0.45	98	3.45	0.66	99	2.37	0.47	98	3.81
30+ days past due and nonaccrual assets	3.09	0.94	94	3.86	1.18	95	3.03	0.97	94	4.31
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.41	0.35	67	0.55	0.50	67	0.43	0.36	68	0.62
90+ days past due and nonaccrual assets + other real estate owned	0.42	0.36	65	0.57	0.53	66	0.44	0.37	67	0.65
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.41	0.41	62	0.56	0.58	52	0.42	0.41	61	0.64
Allowance for loan and lease losses	159.86	62.77	91	207.80	69.27	94	170.50	62.64	91	191.74
Equity capital + allowance for loan and lease losses	5.47	3.67	77	7.22	5.03	78	5.37	3.60	78	7.44
Tier 1 capital + allowance for loan and lease losses	5.79	4.23	75	7.47	5.96	67	5.52	4.30	71	7.69
Loans and leases + other real estate owned	2.69	0.69	95	3.59	0.97	94	2.46	0.71	95	3.98

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		1.85	0.26	97	1.92	0.31	97	2.80	0.26	97	2.34	0.39	98	1.81	0.38	97
	90+ days past due		0.21	0.13	82	0.09	0.13	72	0.64	0.12	88	0.15	0.16	75	5.16	0.16	98
	Nonaccrual.....		8.23	0.51	98	11.21	0.76	99	8.07	0.52	99	11.55	0.76	99	7	0.46	98
Commercial and industrial	30–89 days past due		0.06	0.26	21	0.06	0.22	24	0.01	0.24	8	0.06	0.23	17	0.10	0.31	21
	90+ days past due		0	0.03	18	0.14	0.02	92	0.11	0.04	89	0.15	0.03	91	0.03	0.05	58
	Nonaccrual.....		6.33	0.53	99	9.54	0.69	99	6.10	0.57	99	9.46	0.75	98	6.73	0.83	98
Individuals	30–89 days past due		0.83	0.67	72	0.78	0.53	72	0.62	0.63	54	1.05	0.83	72	1.24	0.83	74
	90+ days past due		0.50	0.08	91	0.43	0.11	85	0.39	0.09	89	0.36	0.14	81	0.19	0.17	70
	Nonaccrual.....		0.19	0.16	64	0.52	0.22	83	0.23	0.17	70	0.54	0.28	81	0.82	0.17	94
Depository institution loans	30–89 days past due		0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		37.04	0.01	97	66.06	0	97	31.50	0	97	47.37	0	97	47.37	0	98
Agricultural	30–89 days past due		0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		30.77	0.71	98	100	0.44	99	100	0.70	99	100	0.49	99	100	0.67	98
Foreign governments	30–89 days past due		0	0	50	0	0.03	46	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.23	37	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due		0.02	0.13	47	0	0.13	16	0.05	0.12	59	0	0.18	15	0	0.20	14
	90+ days past due		0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.28	0.08	87	0.51	0.15	87	0.17	0.09	78	0.73	0.15	90	0.38	0.13	85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	3.65	0.44	97	3.39	0.47	97	4.27	0.46	97	3.94	0.65	97	3.04	0.67	97
	90+ days past due	0	0.25	21	0.16	0.28	75	0	0.24	18	0.27	0.33	77	7	0.31	95
	Nonaccrual	8.79	0.68	98	10.88	0.88	99	8.23	0.71	99	9.91	0.89	99	5.75	0.73	98
Revolving	30–89 days past due	2.17	0.27	96	1.28	0.31	92	0	0.28	9	0	0.48	5	0	0.45	5
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	6.52	1.02	93	2.56	1.31	84	6.52	1.18	90	0	1.13	5	0	1	5
Closed-end	30–89 days past due	3.65	0.46	97	3.40	0.48	97	4.28	0.49	96	3.95	0.65	98	3.05	0.70	95
	90+ days past due	0	0.28	21	0.16	0.31	74	0	0.26	18	0.27	0.38	77	7.02	0.35	95
	Nonaccrual	8.79	0.66	98	10.92	0.85	99	8.23	0.67	99	9.92	0.87	99	5.77	0.70	98
Junior lien	30–89 days past due	0.01	0.01	66	0.06	0.01	92	0.01	0.01	42	0.04	0.02	81	0.01	0.02	46
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.01	0.03	34	0.13	0.05	86	0.01	0.03	37	0.03	0.04	44	0.01	0.04	33
Commercial real estate	30–89 days past due	0	0.16	3	0.13	0.22	47	1.19	0.15	99	0.62	0.26	84	0.39	0.18	85
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	3.53	0.37	98	6.23	0.62	99	3.51	0.38	98	6.77	0.62	99	0.88	0.23	95
Construction and development	30–89 days past due	0	0.19	17	0.32	0.22	76	1.31	0.17	92	1.52	0.28	92	1.19	0.28	90
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	9.75	0.17	99	11.92	0.50	98	9.61	0.20	99	12.85	0.41	98	2.46	0.20	95
1–4 family	30–89 days past due	0	0.03	29	0.09	0.03	80	0.14	0.02	92	0.02	0.03	65	0.44	0.06	92
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.35	0.02	96	1.21	0.02	98	0.07	0.01	88	1.57	0.03	99	1.07	0.02	99
Other	30–89 days past due	0	0.14	20	0.23	0.16	76	1.17	0.13	92	1.50	0.22	92	0.74	0.20	88
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	9.40	0.14	99	10.71	0.43	97	9.54	0.16	99	11.28	0.35	98	1.39	0.17	94
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0	0.13	6	0	0.20	5	1.35	0.13	99	0	0.23	6	0	0.14	5
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	1.41	0.45	91	2.72	0.78	95	1.16	0.45	89	3.33	0.80	97	0.09	0.28	23
Owner Occupied	30–89 days past due	0	0.04	10	0	0.06	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.48	0.17	87	0.14	0.32	32	0.08	0.17	36	0.17	0.27	37	0	0.16	7
Other	30–89 days past due	0	0.08	12	0	0.12	8	1.35	0.08	99	0	0.14	11	0	0.07	9
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.93	0.24	90	2.58	0.40	96	1.08	0.23	92	3.16	0.44	98	0.09	0.10	54
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	1.54	0.87	88	1.50	0.75	87	1.27	0.81	77	1.68	0.95	84	2.57	1.19	91
	90+ days past due	1.09	0.45	84	1.21	0.56	79	0.99	0.45	84	0.98	0.63	69	0.83	0.78	51
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-27,711,000	-28,675,000	-30,520,000	-26,786,000	25,919,000										
Retained earnings	135,760,000	120,287,000	132,916,000	114,075,000	106,465,000										
Accumulated other comprehensive income (AOCI)	-2,684,000	-2,074,000	-2,068,000	-1,434,000	-1,484,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	105,365,000	89,538,000	100,328,000	85,855,000	79,062,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	6,211,000	4,565,000	4,039,000	4,424,000	4,400,000										
Accumulated other comprehensive income-related adjustments	0	0	0	0	0										
Other deductions from common equity tier 1 capital	884,000	-246,000	35,000	-210,000	-188,000										
Subtotal:	98,270,000	85,219,000	96,254,000	81,641,000	74,850,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	98,270,000	85,219,000	96,254,000	81,641,000	74,850,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	10,703,000	9,203,000	10,703,000	11,203,000	11,203,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	10,703,000	9,203,000	10,703,000	11,203,000	11,203,000										
Less: Additional tier 1 capital deductions	249,000	108,000	191,000	114,000	613,000										
Additional tier 1 capital	10,454,000	9,095,000	10,512,000	11,089,000	10,590,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	11,274,000	12,079,000	11,554,000	12,196,000	12,847,000										
Non-qualifying capital instruments	0	94,000	94,000	188,000	284,000										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	3,764,000	2,949,000	3,034,000	3,095,000	1,802,000										
Exited advanced approach eligible credit reserves	1,070,000	723,000	449,000	950,000	350,000										
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	15,038,000	15,122,000	14,682,000	15,479,000	14,933,000										
Exited advanced approach tier 2 capital before deductions	12,344,000	12,896,000	12,097,000	13,334,000	13,481,000										
Less: Tier 2 capital deductions	62,000	59,000	46,000	55,000	8,000										
Tier 2 capital	14,976,000	15,063,000	14,636,000	15,424,000	14,925,000										
Exited advanced approach tier 2 capital	12,282,000	12,837,000	12,051,000	13,279,000	13,473,000										
Total capital	123,700,000	109,377,000	121,402,000	108,154,000	100,365,000										
Exited advanced approach total capital	121,006,000	107,151,000	118,817,000	106,009,000	98,913,000										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	1,529,710,000	1,249,556,000	1,467,349,000	1,152,483,000	983,909,000										
Less: Deductions from common equity tier 1 capital	6,839,000	5,111,000	4,583,000	4,948,000	5,275,000										
Less: Other deductions	1,478,000	-227,000	579,000	-302,000	0										
Total assets for leverage ratio	1,521,393,000	1,244,672,000	1,462,187,000	1,147,837,000	978,634,000										
Total risk-weighted assets	687,476,365	616,297,295	683,423,850	577,498,890	563,574,615										
Exited advanced approach total RWA	679,368,000	630,818,000	654,479,000	610,935,000	544,653,000										
Capital Ratios															
Common equity tier 1 capital, column A	14.29	12.18	82	13.83	12.54	73	14.08	12.37	76	14.14	12.35	82	13.28	12.11	77
Common equity tier 1 capital, column B	14.46	0.26	98	13.51	0.28	97	14.71	0.29	98	13.36	0.30	96	13.74	0.29	98
Tier 1 capital, column A	15.81	12.88	85	15.30	13.31	84	15.62	13.11	83	16.06	13.08	85	15.16	12.78	84
Tier 1 capital, column B	16	0.31	98	14.95	0.32	97	16.31	0.34	98	15.18	0.34	96	15.69	0.34	98
Total capital, column A	17.99	14.72	87	17.75	15.37	84	17.76	14.91	86	18.73	15.23	87	17.81	14.36	87
Total capital, column B	17.81	0.34	98	16.99	0.36	97	18.15	0.37	98	17.35	0.39	98	18.16	0.38	98
Tier 1 leverage	7.15	9.06	10	7.58	9.15	8	7.30	8.98	9	8.08	9.13	18	8.73	9.76	21
Supplementary leverage ratio, advanced approaches HCs	5.60	6.62	33	6.49	7.94	6	5.59	6.71	25	6.94	8.72	10	6.21	7.41	27

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		178,000			248,000			212,000			332,000			181,000		-28.23	53.45	
Total property and casualty assets		75,000			74,000			77,000			75,000			68,000		1.35	56.25	
Reinsurance recoverables (P/C)																		
Total life and health assets		103,000			174,000			135,000			257,000			113,000		-40.80	51.47	
Reinsurance recoverables (L/H)		0			0			0			0			0				
Separate account assets (L/H)																		
Total insurance underwriting equity		272,000			306,000			270,000			304,000			295,000		-11.11	1.87	
Total property and casualty equity		111,000			108,000			111,000			107,000			100,000		2.78	35.37	
Total life and health equity		161,000			198,000			159,000			197,000			195,000		-18.69	-12.97	
Total insurance underwriting net income		2,000			2,000			6,000			9,000			14,000		0.00	0.00	
Total property and casualty		0			1,000			4,000			7,000			8,000		-100.00	-100.00	
Total life and health		2,000			1,000			2,000			2,000			6,000		100.00	100.00	
Claims and claims adjusted expense reserves (P/C)		5,000			0			5,000			0			0				
Unearned premiums (P/C)		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H)		118,000			163,000			155,000			262,000			149,000		-27.61	87.30	
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		0			0			0			-1,000			1,000			-100.00	
Other insurance activities income		0			0			0			0			0				
Insurance and reinsurance underwriting income		0			0			0			-1,000			1,000			-100.00	
Premiums		0			0			1,000			-1,000			1,000			-100.00	
Credit related insurance underwriting		0			0			0			0			0				
Other insurance underwriting		0			0			1,000			-1,000			1,000			-100.00	
Insurance benefits, losses, expenses		-1,000			-110,000			2,000			83,000			-8,000				
Net assets of insurance underwriting subsidiaries		177,000			248,000			213,000			331,000			181,000		-28.63	53.91	
Life insurance assets		33,000			38,000			33,000			40,000			59,000		-13.16	-47.62	
Analysis Ratios																		
03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019						
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Insurance underwriting assets / Consolidated assets	0.01	0	85	0.02	0	91	0.01	0	88	0.03	0	93	0.02	0.01	84			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	42.13	50.48	51	29.84	54.39	46	36.32	53.11	48	22.59	53.67	46	37.57	51.47	50			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	57.87	49.52	48	70.16	45.61	53	63.68	46.89	52	77.41	46.33	53	62.43	48.53	50			
Separate account assets (L/H) / Total life assets	0	11.64	43	0	12.21	43	0	13.40	42	0	11.24	43	0	7.26	42			
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	0	0	0.47	27			
Premium income / Insurance activities revenue		3.33				2.23			2.76			2.84			100	7.32	97	
Credit related premium income / Total premium income		37.50				33.33			0			38.23			0	34.91	29	
Other premium income / Total premium income		62.50				66.67			100			61.77			100	65.09	70	
Insurance underwriting net income / Consolidated net income	0.05	0.02	91	0.03	0.02	88	0.03	0.02	87	0.10	0.03	89	0.17	0.08	86			
Insurance net income (P/C) / Equity (P/C)	0	25.60	22	3.70	22.15	44	3.60	23.22	29	6.54	15.59	47	8	19.86	42			
Insurance net income (L/H) / Equity (L/H)	4.97	150.40	53	2.02	3.56	50	1.26	4.49	41	1.02	3.62	23	3.08	5.13	44			
Insurance benefits, losses, expenses / Insurance premiums		2,703.20				1,367.96			200			447.82			-800	233.61	3	
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42			
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	92	0.02	0	95	0.01	0	94	0.03	0	96	0.02	0	91			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.03	12.22	7	0.04	11	6	0.03	12	5	0.04	11.03	7	0.07	11.51	8			
Broker-Dealer Activities			974,833,000			833,560,000			909,213,000			744,939,000			643,370,000			
Net assets of broker-dealer subsidiaries (\$000)	61.33	0.46	99	64.04	0.50	99	62.11	0.46	99	64.05	0.75	98	64.79	1.39	98			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	53,237,000	51,529,000	50,476,000	48,387,000	39,269,000
Real estate loans.....	4,406,000	3,576,000	3,469,000	3,681,000	4,834,000
Commercial and industrial loans	19,377,000	14,406,000	19,279,000	13,951,000	12,302,000
Loans to depository institutions and other banks acceptances	208,000	107,000	243,000	97,000	149,000
Loans to foreign governments and institutions	700,000	699,000	699,000	699,000	699,000
Loans to individuals	787,000	562,000	792,000	574,000	407,000
Agricultural loans.....	4,000	0	0	0	0
Other foreign loans.....	27,721,000	32,141,000	25,958,000	29,343,000	20,838,000
Lease financing receivables.....	34,000	38,000	36,000	42,000	40,000
Debt securities	2,651,000	2,011,000	2,608,000	2,100,000	0
Interest-bearing bank balances	114,017,000	74,536,000	119,865,000	81,981,000	63,233,000
Total selected foreign assets	169,905,000	128,076,000	172,949,000	132,468,000	102,502,000
Total foreign deposits	80,047,000	72,741,000	80,494,000	53,561,000	39,198,000
Interest-bearing deposits	79,315,000	72,283,000	79,873,000	53,006,000	38,806,000
Non-interest-bearing deposits.....	732,000	458,000	621,000	555,000	392,000
Analysis Ratios					
Yield: Foreign loans	2.40	0.70	85	2.08	0.69
Cost: Interest-bearing deposits.....	0.35	0.14	77	0.33	0.13
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans		0.72		0.37	
Commercial and industrial loans	1.75	1.62	71	0.06	1.94
Foreign governments and institutions	0	0	50	0	50
Growth Rates					
Net loans and leases.....	3.31	10.28	52	21.91	-6.17
Total selected assets.....	32.66	17.19	79	39.54	-2.56
Deposits	10.04	-5.48	75	42.80	2.95

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		8,973,000	8,068,000	7,582,000	9,606,000	10,902,000	11.22	170.52
1–4 family residential loans		4,640,000	5,947,000	4,255,000	7,046,000	7,091,000	-21.98	79.43
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		4,333,000	2,121,000	3,327,000	2,560,000	3,811,000	104.29	492.75
Retained credit exposure.....		162,000	168,000	176,000	177,000	139,000	-3.57	-2.99
1–4 family residential loans		64,000	108,000	67,000	117,000	88,000	-40.74	
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		98,000	60,000	109,000	60,000	51,000	63.33	
Unused commitments to provide liquidity (servicer advance).....		30,000	46,000	34,000	47,000	50,000	-34.78	200.00
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0.56	0.62	0.52		0.83		1.10
1–4 family residential loans		0.29	0.46	0.29		0.61		0.71
Home equity lines		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases.....		0.27	0.16	0.23		0.22		0.38
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		9.32	9.99	9.27		10.48		13.27
Home equity lines		0.02	0.04	0.02		0.01		0.03
Credit card receivables.....		4.29	2.27	3.37		2.40		1.53
Auto loans and other consumer loans.....		5.51	4.50	5.35		4.76		5.41
Commercial and industrial loans		16	14.62	15.81		16.43		17.97
All other loans and leases.....		64.86	68.57	66.19		65.92		61.80

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
						1-Year	5-Year	
Percent of Total Securitization Activities by Type								
Retained credit exposure.....	1.81	2.08	2.32	1.84	1.27			
1–4 family residential loans.....	1.38	1.82	1.57	1.66	1.24			
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....	2.26	2.83	3.28	2.34	1.34			
Unused commitments to provide liquidity (servicer advance).....	0.33	0.57	0.45	0.49	0.46			
Seller's interest carried as securities and loans	0	0	0	0	0			
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....	0.15	0.18	0.16	0.19	0.16			
Total retained credit exposure and asset sale credit exposure	1.47	1.52	1.50	1.52	1.50			
Dollar Amount in Thousands		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
							Percent Change	
							1-Year	5-Year
30–89 Days Past Due Securitized Assets								
1–4 family residential loans	80,000	133,000	71,000	183,000	177,000	-39.85	233.33	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	1,000	1,000	0	0	-100.00		
Total 30–89 days past due securitized assets.....	80,000	134,000	72,000	183,000	177,000	-40.30	233.33	
90+ Days Past Due Securitized Assets								
1–4 family residential loans	171,000	330,000	151,000	395,000	404,000	-48.18	55.45	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	1,000	0	0			
Total 90+ days past due securitized assets	171,000	330,000	152,000	395,000	404,000	-48.18	55.45	
Total past due securitized assets.....	251,000	464,000	224,000	578,000	581,000	-45.91	87.31	
Net Losses on Securitized Assets								
1–4 family residential loans	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0	0			

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.72	2.24	1.67	2.60	2.50
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0.05	0.03	0	0
Total 30–89 days past due securitized assets	0.89	1.66	0.95	1.91	1.62
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.69	5.55	3.55	5.61	5.70
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0.03	0	0
Total 90+ days past due securitized assets	1.91	4.09	2	4.11	3.71
Total past due securitized assets percent of securitized assets	2.80	5.75	2.95	6.02	5.33
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.27	3.08	3.81	3.48	2.86
Home equity lines	2.17	1.28	0	0	0
Credit card receivables	1.54	1.50	1.27	1.68	2.57
Commercial and industrial loans	0.06	0.06	0.01	0.06	0.10
All other loans and leases	0.06	0.05	0.17	0.11	0.14
Total managed loans past due 30–89 days	0.42	0.39	0.52	0.50	0.53
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.73	1.68	0.64	2.10	6.57
Home equity lines	0	0	0	0	0
Credit card receivables	1.09	1.21	0.99	0.98	0.83
Commercial and industrial loans	0	0.14	0.11	0.15	0.03
All other loans and leases	0.05	0	0.13	0.01	0.43
Total managed loans past due 90+ days	0.15	0.22	0.21	0.27	1.18
Total Past Due Managed Assets	0.57	0.61	0.73	0.77	1.72
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	2.26	2.25	1.60	1.62	0.25
Commercial and industrial loans	0.92	0.43	0.41	2.35	0.80
All other loans and leases	0.02	0.12	0.06	0.23	0.37
Net Losses on Managed Assets Percent of Total Managed Assets	0.26	0.20	0.16	0.59	0.39

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	2,910,000	786,000	16,533,000	-1,430,000	-375,000	270.23	72650.00
Dividends	45,000	0	16,990,000	40,000	63,000		
Interest	42,000	17,000	-35,000	-53,000	22,000	147.06	-35.38
Management and service fees	0	0	0	0	0	0	
Other income	2,823,000	769,000	-422,000	-1,417,000	-460,000	267.10	
Income from nonbank subsidiaries	-1,758,000	4,132,000	18,942,000	18,632,000	14,236,000		
Dividends	34,000	0	210,000	3,000	169,000	161.54	
Interest	905,000	810,000	3,426,000	3,732,000	7,242,000	11.73	-13.15
Management and service fees	0	0	0	0	0	0	
Other income	-2,697,000	3,322,000	15,306,000	14,897,000	6,825,000		
Income from subsidiary holding companies	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	1,152,000	4,918,000	35,475,000	17,202,000	13,861,000	-76.58	-59.97
Securities gains (losses)	0	53,000	121,000	319,000	181,000	-100.00	
Other operating income	962,000	1,151,000	1,180,000	-827,000	-1,871,000	-16.42	
Total operating income	2,114,000	6,122,000	36,776,000	16,694,000	12,171,000	-65.47	-10.46
Operating Expenses							
Personnel expenses	57,000	315,000	794,000	393,000	342,000	-81.90	-25.00
Interest expense	713,000	927,000	3,270,000	4,073,000	5,320,000	-23.09	-27.76
Other expenses	457,000	516,000	2,261,000	5,101,000	4,578,000	-11.43	39.33
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	1,227,000	1,758,000	6,325,000	9,567,000	10,240,000	-30.20	-11.79
Income (loss) before taxes	887,000	4,364,000	30,451,000	7,127,000	1,931,000	-79.67	-8.56
Applicable income taxes (credit)	-485,000	-63,000	-551,000	-696,000	-538,000		
Extraordinary items							
Income before undistributed income of subsidiaries	1,372,000	4,427,000	31,002,000	7,823,000	2,469,000	-69.01	-8.04
Equity in undistributed income of subsidiaries	2,567,000	2,409,000	-9,367,000	1,636,000	5,997,000	6.56	236.44
Bank subsidiaries	1,087,000	1,082,000	-13,259,000	1,334,000	1,737,000	0.46	163.83
Nonbank subsidiaries	1,480,000	1,327,000	3,892,000	302,000	4,260,000	11.53	321.65
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	3,939,000	6,836,000	21,635,000	9,459,000	8,466,000	-42.38	74.68
Memoranda							
Bank net income	1,132,000	1,082,000	3,731,000	1,374,000	1,800,000	4.62	174.76
Nonbank net income	1,514,000	1,327,000	4,102,000	305,000	4,429,000	14.09	315.93
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	46,598,000	10.39	33,114,000	8.75	44,335,000	10.31	32,084,000	33,178,000	40.72	31.88	
Common and preferred stock	45,111,000	10.05	31,602,000	8.35	43,021,000	10	31,116,000	30,376,000	42.75	73.64	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	526,000	0.12	1,149,000	0.30	616,000	0.14	202,000	186,000	-54.22	-84.60	
Other receivables	961,000	0.21	363,000	0.10	698,000	0.16	766,000	2,616,000	164.74	-83.82	
Investment in nonbank subsidiaries	361,507,000	80.57	316,659,000	83.64	352,769,000	82.01	314,786,000	306,945,000	14.16	40.09	
Common and preferred stock	81,206,000	18.10	76,856,000	20.30	78,261,000	18.19	75,072,000	67,524,000	5.66	15.96	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	261,955,000	58.38	227,514,000	60.09	258,797,000	60.16	228,792,000	229,185,000	15.14	47.39	
Other receivables	18,346,000	4.09	12,289,000	3.25	15,711,000	3.65	10,922,000	10,236,000	49.29	78.34	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	498,000	0.11	791,000	0.21	721,000	0.17	548,000	443,000	-37.04	28.68	
Securities	30,973,000	6.90	23,442,000	6.19	25,320,000	5.89	17,146,000	16,660,000	32.13		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	2,000	0	0	0	2,000	0	0	0			
Cash and due from unrelated depository institution	34,000	0.01	19,000	0.01	47,000	0.01	26,000	33,000	78.95	-26.09	
Premises, furnishings, fixtures and equipment	538,000	0.12	549,000	0.15	546,000	0.13	519,000	533,000	-2.00	181.68	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	8,535,000	1.90	4,036,000	1.07	6,431,000	1.49	4,404,000	4,907,000	111.47	8.77	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	448,685,000	100.00	378,610,000	100.00	430,171,000	100.00	369,513,000	362,699,000	18.51	48.64	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	13,666,000	3.05	17,917,000	4.73	9,478,000	2.20	17,273,000	24,045,000	-23.73	-35.94	
Borrowings with maturity over 1 year	193,867,000	43.21	162,608,000	42.95	191,936,000	44.62	153,638,000	150,730,000	19.22	20.21	
Subordinated notes and debentures	14,124,000	3.15	16,771,000	4.43	15,571,000	3.62	18,538,000	16,989,000	-15.78	-22.01	
Other liabilities	3,709,000	0.83	6,304,000	1.67	4,569,000	1.06	6,847,000	6,761,000	-41.16	29.87	
Balance due to subsidiaries and related institutions	108,080,000	24.09	77,346,000	20.43	98,691,000	22.94	77,285,000	73,909,000	39.74	850.74	
Total liabilities	333,446,000	74.32	280,946,000	74.20	320,245,000	74.45	273,581,000	272,434,000	18.69	55.13	
Equity Capital	115,239,000	25.68	97,664,000	25.80	109,926,000	25.55	95,932,000	90,265,000	18.00	32.59	
Perpetual preferred stock (income surplus)	10,703,000	2.39	9,203,000	2.43	10,703,000	2.49	11,203,000	11,203,000	16.30	-4.46	
Common stock	9,000	0	9,000	0	9,000	0	9,000	9,000	0.00	0.00	
Common surplus	63,903,000	14.24	59,948,000	15.83	60,607,000	14.09	59,147,000	58,078,000	6.60	13.42	
Retained earnings	134,931,000	30.07	119,210,000	31.49	131,811,000	30.64	112,947,000	106,465,000	13.19	48.43	
Accumulated other comprehensive income	-2,684,000	-0.60	-2,074,000	-0.55	-2,068,000	-0.48	-1,434,000	-1,484,000			
Other equity capital components	-91,623,000	-20.42	-88,632,000	-23.41	-91,136,000	-21.19	-85,940,000	-84,006,000			
Total liabilities and equity capital	448,685,000	100.00	378,610,000	100.00	430,171,000	100.00	369,513,000	362,699,000	18.51	48.64	
Memoranda											
Loans and advances from bank subsidiaries	162,000	0.04	480,000	0.13	4,000	0	576,000	48,000	-66.25	76.09	
Loans and advances from nonbank subsidiaries	102,250,000	22.79	74,163,000	19.59	95,985,000	22.31	75,573,000	72,393,000	37.87	977.79	
Notes payable to subsidiaries that issued TPS	939,000	0.21	939,000	0.25	939,000	0.22	939,000	947,000	0.00	-28.86	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	50,478,000	11.25	40,760,000	10.77	54,269,000	12.62	43,954,000	42,537,000	23.84	2420.12	
Guaranteed loans to banks, nonbanks, and holding companies	70,759,000	15.77	74,020,000	19.55	62,758,000	14.59	62,338,000	55,289,000	-4.41	95.81	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14	9.94	83	28.44	12.54	97	21.26	11.94	94	10.31	7.29	75	9.36	9.68	45
Bank net income / Average equity investment in banks	10.28	10.44	54	13.80	12.55	64	10.35	11.80	44	4.48	7.45	20	6.09	10.51	11
Nonbank net income / Average equity investment in nonbanks	7.60	11.36	53	6.99	12.53	49	5.31	13.12	38	0.43	9.75	23	6.75	7.89	60
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	28.74	97.54	13	15.83	95.97	10	17.25	96.79	11	14.53	88.16	12	21.26	82.22	17
Nonbank net income / Parent net income	38.44	3.43	93	19.41	2.83	92	18.96	3.40	92	3.22	3.59	69	52.32	5.93	92
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	289.35	16.87	98	287.67	17.74	98	291.33	16.81	98	285.18	20.06	98	301.82	20.43	98
Total debt / Equity capital	192.35	11.65	98	202.02	11.90	98	197.39	11.71	98	197.48	14.41	98	212.45	14.31	98
Total debt + notes payable to subs that issued TPS / Equity capital	193.16	13.71	98	202.98	14.30	98	198.25	13.63	98	198.46	16.67	98	213.49	16.36	98
Total debt + Loans guaranteed for affiliate / Equity capital	253.75	11.72	98	277.81	12.02	98	254.48	11.77	98	262.46	14.68	98	273.70	14.56	98
Total debt / Equity capital – excess over fair value	192.35	11.75	98	202.02	12	98	197.39	11.81	98	197.48	14.52	97	212.45	14.51	97
Long-term debt / Equity capital	180.49	11.08	98	183.67	11.33	98	188.77	10.95	98	179.48	13.56	98	185.81	13.04	98
Short-term debt / Equity capital	11.86	0.49	98	18.35	0.52	98	8.62	0.57	97	18.01	0.77	96	26.64	1.02	97
Current portion of long-term debt / Equity capital	43.80	0.08	97	41.73	0.04	98	49.37	0.06	98	45.82	0.06	99	47.12	0.05	99
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	77.82	40.81	82	76.82	35.48	83	78.69	39.86	80	75.63	34.67	85	75.86	28.44	88
Double Leverage															
Equity investment in subs / Equity capital	109.61	103.47	79	111.05	102.85	86	110.33	103.22	81	110.69	102.81	88	108.46	103.22	76
Total investment in subs / Equity capital	354.14	108.45	99	358.14	108.21	98	361.25	108.40	99	361.58	110.16	99	376.80	111.07	98
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.70	0.38	69	0.39	0.22	66	0.52	0.29	70	1.08	0.47	76	0.90	0.36	74
Equity investment in subs – equity cap / Net income-div (X)	0.89	1.31	52	0.43	0.74	43	0.60	1.05	48	1.44	1.82	55	1.20	1.22	56
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	139.93	129.62	58	274.33	111.20	91	416.01	152.85	95	147.19	136.59	63	104.12	177.68	23
Cash from ops + noncash items + op expense / Op expense + dividend	-232.27	125.04	3	175.10	98.58	82	282.69	154.48	88	185.08	147.24	75	124.74	190.27	28
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	104.34	98.29	60	104.93	85.35	60	101.89	98.54	53	100.55	134.08	34	100.45	116.34	33
Pretax operating income + interest expense / Interest expense	224.40	2,251.18	31	570.77	1,142.88	43	1,031.22	1,835.33	40	274.98	2,016.32	19	136.30	1,968.54	11
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	221.84	1,728.15	29	563.27	1,357.31	39	1,014.17	1,770.77	40	272.36	1,539.23	19	135.81	1,632.83	9
Dividends + interest from subsidiaries / Interest expense + dividends	66.97	145.40	28	55.92	117.86	27	343.18	174.12	89	58.06	150.43	13	100.97	210.80	16
Fees + other income from subsidiaries / Salary + other expenses	24.51	9.52	81	492.30	13.36	99	487.20	11.92	99	245.36	13.95	99	129.37	16.52	97
Net income / Current part of long-term debt + preferred dividends (X)	0.08	20.52	3	0.17	33.13	4	0.40	47.61	3	0.21	35.64	1	0.20	57.11	3
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.73	3.42	60	1.21	3.97	39	3.80	3.44	57	1.21	3.85	40	-1.03	2.64	15
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	3.41	0.24	93	0.76	0.05	93	2.22	0.17	92	1.46	0.10	93	0.23	0.04	87
Nonaccrual	0	0.75	43	0	1.22	40	0	0.92	42	0	1.03	40	0	0.54	40
Total	3.41	1	86	0.76	1.27	81	2.22	1.09	85	1.46	1.13	87	0.23	0.58	68
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	3	0	99	3.62	0	99	0.98	0	99	2.03	0	99	3.85	0	99
To nonbank subsidiaries	58.40	0.02	99	72.17	0.03	99	56.11	0.02	99	62.95	0.05	99	57.40	0.10	99
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	61.40	0.02	99	75.79	0.03	99	57.09	0.02	99	64.98	0.05	99	61.25	0.10	99
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	80.93	1.70	99	84.54	1.80	99	82.25	1.76	99	85.07	2.66	97	87.83	5.62	97
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	39.30	0.05	99	41.92	0.07	99	41.83	0.06	99	41.59	0.08	99	44.22	0.19	99

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	59.69	64.91	50	12.47	74.87	9	8.81	66.37	5	29.89	81.10	15	85.22	57.84	77
Dividends declared / Net income	20.79	33.46	31	8.07	23.13	19	12.62	28.27	19	24.72	42.29	27	24.85	33.08	33
Net income – dividends / Average equity.....	11.09	6.76	83	26.14	9.52	97	18.58	8.62	93	7.76	4.14	82	7.03	6.46	56
Percent of Dividends Paid															
Dividends from bank subsidiaries	5.49	124.34	30	0	101.14	15	622.34	155.92	95	1.71	132.17	16	2.99	178.13	19
Dividends from nonbank subsidiaries	4.15	1.65	85	0	3.28	30	7.69	4.90	79	0.13	3.41	56	8.03	7.53	76
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	9.65	153.16	21	0	128.99	8	630.04	203.53	93	1.84	174.85	6	11.03	260.40	5
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	3.98	43.39	29	0	30.63	14	455.37	45.96	99	2.91	60.28	8	3.50	66.55	10
Interest income from bank subsidiaries.....	3.71	0.15	96	1.57	0.12	95	-0.94	0.11	0	-3.86	0.36	0	1.22	0.54	80
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	249.38	0	99	71.07	0	99	-11.31	0	0	-103.13	0	0	-25.56	0	0
Operating income from bank subsidiaries	257.07	49.34	95	72.64	33.49	85	443.13	51.33	98	-104.08	62.88	0	-20.83	69.36	0
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	2.25	31.46	58	0	47.24	21	5.12	62.63	21	0.98	56.39	34	3.82	82.95	26
Interest income from nonbank subsidiaries.....	59.78	2.20	96	61.04	2.80	95	83.52	2.44	95	1,223.61	7.38	97	163.51	20.25	93
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	-178.14	0.06	1	250.34	0.09	98	373.14	0.07	98	4,884.26	0.16	98	154.10	1.06	97
Operating income from nonbank subsidiaries	-116.12	39.06	1	311.38	69.48	88	461.77	87.22	95	6,108.85	79.84	97	321.43	150.41	82
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	2.13	60.28	33	0	58.57	15	46.20	74.16	21	0.24	69.76	18	0.52	67.32	22
Interest income from bank subsidiaries.....	1.99	1.04	85	0.28	0.72	76	-0.10	0.23	1	-0.32	0.63	1	0.18	0.80	59
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	133.54	0.01	99	12.56	0.02	98	-1.15	0.02	2	-8.49	0.04	1	-3.78	0.03	1
Operating income from bank subsidiaries	137.65	73.91	99	12.84	71.70	20	44.96	83.13	17	-8.57	82.20	1	-3.08	78.80	1
Dividends from nonbank subsidiaries	1.61	4.30	78	0	5.32	29	0.57	3.07	61	0.02	1.95	49	1.39	2.65	65
Interest income from nonbank subsidiaries.....	42.81	0.21	96	13.23	0.82	92	9.32	0.18	95	22.36	0.73	95	59.50	1.19	96
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	-127.58	0	0	54.26	0.01	99	41.62	0.01	99	89.24	0.01	99	56.08	0.04	99
Operating income from nonbank subsidiaries	-83.16	6.88	1	67.49	10.59	90	51.51	4.67	92	111.61	4.70	99	116.97	7.29	99
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	749.39	225.56	85	416.60	142.34	84	1,012.76	158.10	90	440.86	135.13	87	301.27	83.37	88
Loans and advances from subsidiaries / Total debt	46.20	28.43	71	37.83	29.59	66	44.24	26.38	73	40.19	27.08	67	37.78	28.33	72